

A PORTFOLIO

OF ADVANCED DESIGNS

FOR

YOUR NEW HOME



HOW TO • **PLAN** it wisely
• **BUILD** it soundly
• **FINANCE** it securely



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THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES

New York, N. Y.

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YOUR NEW HOME



Introduction

IN RECENT YEARS, there has been significant growth in the trend to home ownership. More and more American families are becoming aware of the material and moral benefits derived from owning their own homes. Because the acquisition of a new home is generally the largest expenditure of one's lifetime, it should be undertaken thoughtfully and advisedly.

THE EQUITABLE SOCIETY, recognizing that home ownership is a great social force and an important factor in the economic stability of our country, has prepared this book in the hope that it will help you to plan your new home wisely, build it soundly and finance it securely.

Through its "ASSURED HOME OWNERSHIP" Plan THE EQUITABLE SOCIETY has made it possible for many families to enjoy a home of their own on a sound basis. The "ASSURED HOME OWNERSHIP" Plan is the result of

many years of experience by THE EQUITABLE SOCIETY helping people own homes. It fulfills an important objective—an economical method of financing home ownership that will provide a safeguard for the borrower against the hazard of death as well as assistance if other adversities threaten home ownership.

This book, which includes a portfolio of 25 original architect-designed houses, has been prepared as an aid to you and the many other Americans who are now contemplating building or buying a new home. It offers you wise guidance in planning, acquaints you with the factors that make for sound construction and facilitates the selection of a home that meets your present and future needs—a home that makes for pleasant living, brings the family closer together, provides a sense of security and encourages good citizenship.

THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES

How to Plan Your Home



Why Build?

In deciding whether to buy a readymade house or one that is custom-built, you should consider the many plusses custom-building offers you.

For one thing, custom-building gives you greater control. You can build (within limits, of course) where you want, when you want, what you want, with materials you want. You can select the equipment and appliances you prefer. You can arrange for placement so as to capture a view. And you can incorporate a stone fireplace, air-conditioning and even soundproofing if you wish.

Custom-building provides greater suitability, too. It caters more fully to your specific needs, wants and taste; it provides for your specific activities and hobbies, as well as for those of your family. It gives you tailor-made conveniences and amenities which are not otherwise obtainable and which complement you—and your mode of living.

Custom-building also permits greater opportunity for individuality, for expression of personality. You have greater freedom to choose the type of house you want, the style you want, the features you want. The house that is custom-built can grow out of its site and capitalize on the beauty of its surroundings. Through custom-building you can avoid being stereotyped—and achieve a new and fresh esthetic appeal.

Because of these plusses, custom-building can provide a home distinctively yours.



Where to Build

When you build, you necessarily build on a site located in some neighborhood which forms part of a community. In deciding where to build,

then you have to gauge neighborhood, community and site. Consider, therefore, such matters as:

NEIGHBORS—Are your future neighbors of a desirable social and economic status? Is their way of life compatible with yours? Will they prove personally congenial? Do they have children with whom your children can play?

NEIGHBORHOOD — Are the nearby houses and grounds well kept? Are property standards likely to be maintained? What kind of house predominates—new or old, large or small, individual or relatively similar, one-family or multi-family? Do noise, smoke, fumes, dust, dirt, odors or traffic constitute a nuisance?

COMMUNITY—Is it the type you like? Is its local government well run? What are its prevailing social attitudes and outlook?

SCHOOL—Can your children reach school safely and without serious difficulty? Is the school of good quality—well staffed, not overcrowded and with a creditable student body? Are there opportunities for advanced education? Is there a good public library in the community?

CHURCH—Is there a church of your choice in the area?

SHOPPING—Are you convenient to a good shopping center? Are you within the delivery area of department stores?

RECREATION—Is there play area for your children nearby? Are park, beach, golf links accessible? Does your community offer interesting clubs and organizations? Are movie houses, theater, concert hall within reach?

HIGHWAYS—Are streets and roads hard surfaced, well graded, in good repair? What are traffic conditions on them? Are they well lighted? Have curbs and sidewalks been installed?

PUBLIC TRANSPORTATION—If you rely on busses, trains or taxis, are they convenient? Are fares reasonable? Can you park your car at the railroad station?

SERVICES—Will you receive adequate police and fire protection, postal service? Is garbage collected (if not, you may have to figure on a private means of disposal)?

UTILITIES—Are water, electricity, gas, telephone available? Is there a fire hydrant nearby? Are there storm sewers? Are there sanitary sewers? If you require an individual sewage disposal system, is your lot sufficiently large and the soil sufficiently porous?

LOT—Is the lot of good size—75 by 150 or more? Is it a corner or an inside lot? Does it provide space for garage, patio, garden, outdoor living? Does the lot restrict the type and location of the house to be

Wisely and Build It Soundly

erected on it? Does the lot influence the arrangement of rooms or placement of windows? Will you enjoy privacy indoors or outdoors when desired? **CONTOUR**—Is the lot level, sloping, hilly? If sloping or hilly, does it require grading, terracing, retaining walls or swales for drainage? Is your lot lower than your neighbor's so that it is subject to run-offs from his property?

LAND—Is the land at or above grade, with ground water level well below the prospective foundation? Or is below grade, filled in or marshy? Is it rocky? Is the soil suitable for a lawn, for landscaping, gardening? Are there trees and shrubs worth preserving?

VIEW—Is there one on which you can capitalize?

PLACEMENT—Does your site permit your intended house to get sun where you want it? Can you take advantage of prevailing summer breezes, offset cold north winter winds?

RESTRICTIONS — Do local zoning regulations protect you? Do local building laws aid or hamper you? Does yours and nearby deeds contain restrictive covenants favorable to you?

PRICE—Is the price of the lot fair? Is it the total price or are there hidden costs for improvements? Is the price in keeping with your planned over-all housing expenditure—not over 20 to 25% of the total?

TAXES—Are they reasonable? Are you liable for possible special assessments—for roads, sewers or other improvements elsewhere in your tax district?

LEGAL ASPECTS—Is the property unfavorably encumbered with easements, such as a right of way or right of access to water? If you are buying from a subdivider, what assurances do you have as to the installation, payment and date of completion of improvements? Are you getting a clear and marketable title to the lot? Will title be searched and insured?

As a final guide in choosing a site, listen to these words of Frank Lloyd Wright: "Pick a site that . . . has features making for character."



Family Considerations

Programming is the name architects give to an analysis of family wants, needs and activities trans-

lated into terms of living space. It tells you for instance, how many bedrooms, how many closets, how large a dining room the family requires. As such, it is an essential preliminary to custom-designing a house.

You will find that the simplest method of considering family wants, needs and activities is to draw up a checklist. Consider each member of your family in turn. Then consider the wants and needs of the family as a whole. Next consider future family wants and needs — those resulting from the children's growing up or from family expansion. Finally, consider the needs of guests. Thus:

Father—What are his wants and needs for relaxation?

- For recreation in the home?
- For hobbies—a workshop, den, study?
- For business or professional "homework?"
- For privacy?
- For entertaining guests?
- For storage of clothing, books, possessions?

Mother—What are her wants and needs for house-keeping? What type of equipment and appliances?

- For food preparation?
- For meal serving—a dinette, a junior or formal dining room?
- For child care and supervision?
- For relaxation?
- For recreation?
- For privacy?
- For entertaining? For club meetings in the home?
- For storage?

Children—What are their needs in terms of individual bedrooms and play area?

- For reading and study?
- For entertaining friends?
- For relaxation, recreation and play?
- For privacy?
- For hobbies, sports, collections, science experiments?
- For storing clothes, toys, books?

Entire Family—What are its needs for formal and informal entertaining?

- For meetings, dancing, conversation, games?
- For TV, hi fi, piano?
- For outdoor activities—a porch, patio, barbecue, play area, garden?
- For outdoor privacy when entertaining, sunbathing?
- How many bathrooms?—Consider their proximity to bedrooms.

Additional storage — for rainwear, outdoor clothes, woolens, bikes, sleds, wagon?

For one or more cars?

For a basement or attic?

For a fireplace?

For heating, air conditioning—what type of equipment?

Guests—For overnight visiting—guest room or dual purpose den?

For lavatory?

For closet space?

Future—For more bedrooms?

For entertaining?

For children's future interests and activities?

For a second or third car?

Such a checklist not only enables you to select a plan but assures you that the house represented by the plan will fulfill the wants, needs and activities of your family—now and for the years to come.



Consider Floor Plans

What provisions for livability will a house offer you?

This information you obtain from a study of its floor plan. From the floor plan you get a picture of each room and the whole area of the house in outline. You see where doors, archways and windows occur. You see the size and shape of each room and area. And you see the relationship of one room to another and to the house as a whole.

But—how do you judge whether a house pictured in a floor plan is adequate for you? How do you tell whether one plan is superior for your purposes to another?

You judge a floor plan by examining it, first in general, then in detail. From a general examination you discover:

What type of house is it—one story, one-and-a-half stories, two or more?

How many bedrooms does it offer?

How many bathrooms?

What size lot does the plan require?

What shape is the house?

Does it call for a basement and attic or not?

From this general examination proceed to a closer study. As you examine the plan closely, try to imagine that you and your family are living in the house it represents. Ask yourself?

Does the plan satisfy your checklist of family wants, needs and activities?

Does it suit your mode of living?

Are private activities zoned for privacy and quiet?

Are passageways well routed?

Is the over-all space wisely used?

Is the plan adaptable to your lot?

Does the placement of the house capitalize on view, sun, breeze?

Does the plan permit future expansion if necessary?

What do you think of its esthetic features?

Do the rooms lend themselves to attractive and suitable decoration and furnishings?

Does the plan indicate consideration for economy of construction?

Look at the main entrance:

Is it a center hall, a side hall, or an entry right into the living room?

Is there a vestibule in which to remove rain- and outer-clothes?

Does the entry have a clothes closet?

Is there space for a console table or shelf for hats, gloves, pocketbooks?

Can you hang a mirror there?

Where does the entranceway lead?

Look at the living room:

Is this room at the front or rear of the house?
Is it of good size and shape, giving a feeling of spaciousness?

What is the main architectural feature—a long unbroken wall, a corner, the windows, a fireplace?

Can your furniture arrangement capitalize on this architectural feature?

Can you arrange the other pieces of furniture you want in the room?

Are its windows well placed?

Does it offer bay or bow windows, a picture window, a window wall?

Do the windows permit attractive decorative treatment?

Which direction do the windows face—front, side or rear?

Do the windows interfere with the degree of privacy you want?

Is there a fireplace? Is it well placed and important enough to be a center attraction?

Can this room be kept presentable and neat for important and unexpected visitors?
Is it separated from or continuous with the dining area?

Look at the dining room or area:

Is it large enough for your formal entertaining?
What size dining table can it hold?
Where will the dining table go?
Is there unbroken wall space for storage units?
Are the windows attractive and well placed?
Can you, if necessary, treat these windows in the same manner as the living room windows?

Look at the kitchen:

Are its size and shape satisfactory?
Can two persons work in it together?
Are range, oven, sink and refrigerator efficiently located?
Is there good counter space? Good storage space? A broom closet?
Can you install a dishwasher next to the sink?
Is there space for a freezer if desired?
Is passage to the dining room or area convenient for meal service?
Does the kitchen provide dinette facilities—a snack bar, peninsula, breakfast nook or space for table and chairs?
Are its windows well placed?
Can you supervise the children playing outdoors from the kitchen?
Is passage to the outdoors and to the basement easy?
Are laundry facilities in the kitchen or elsewhere?

Look at the all-purpose family room:

Is it conveniently located?
Is it accessible from the outdoors?
Is it sufficiently large for the family and for entertaining?
Can you furnish it attractively?
Are its windows well placed?
Can you secure privacy if desired?
Is it convenient to a lavatory?
Does it offer space for storing toys, games, books, records?

Look at the master bedroom:

Is it large and well proportioned?
Can it accommodate swing-apart twin beds if desired?
Is there space for night stands, triple dresser and chest?
Is there space for a chaise, bench or chair?
Can you include a dressing table if desired?
Are the windows well placed, providing cross-ventilation?
Is the door well located?
Is this room close to baby's nursery?

Does it offer adequate closet space?
Does the closet have sliding, swinging or folding doors?
Will this room enjoy quiet and privacy?
Can you carpet it wall to wall without serious waste of yardage?

Look at the other bedrooms:

Are they of good size and proportion?
Is there space for storage pieces to hold clothes, toys, games, collections?
Do the children's bedrooms offer play area?
Is there space for a work table or desk if desired?
Are the windows well placed, providing cross-ventilation?
Are the closets adequate? With sliding, swinging or folding doors?
Are the entry doors well located?
Will these rooms enjoy quiet and privacy?

Look at the guest room-den:

Can you furnish it as a dual purpose room if necessary?
Is there space for desk and bookcase if desired?
Does it offer adequate closet space?
Are its windows and door well located?

Look at the bathrooms:

Are they convenient to the living and dining rooms, kitchen and bedrooms?
Are bathroom noises muffled by closets and passageways?
Are linen closets nearby?
Do the bathrooms provide such features as vanity, clothes hamper?
Do they provide shower stall, tub or shower over tub according to your preference?

Look at the passageways:

Are they broad (4½ feet needed to pass two abreast?)
Are they well located, reducing traffic through the living and dining rooms?
Do they permit easy traffic flow from one area of the house to another?
Do they permit carpeting without excessive seaming and waste?

Look at the stairway:

Is it broad and attractive?
Does it contribute to a feeling of spaciousness?
Does it avoid hazardous winders?
May it be easily reached from the main entrance?

Look at the utility room:

Is it accessible?
Will it muffle the noise of burners and circulator?
Does it have a window?

Look at the laundry:

- Is it conveniently located?
- Does it provide sufficient space for washer, dryer, mangle, sewing machine?
- Is there space for work tables and for storing cleaning materials?
- Does it have a well-placed window?
- Can it be made a pleasant place to work in?

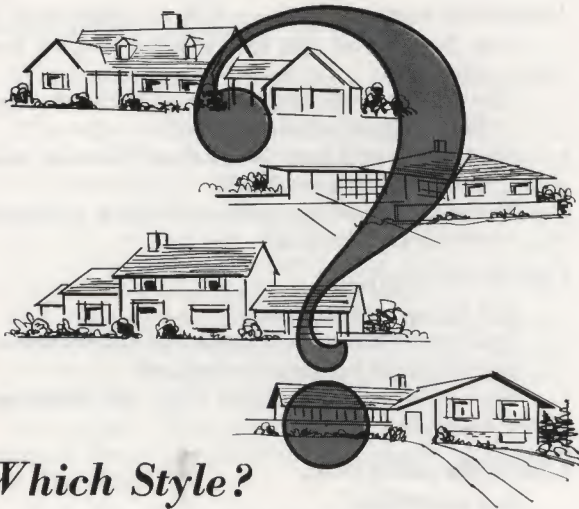
Look at the basement:

- Does it offer possibilities for a workshop? A photographic dark room?
- Does it have windows for light and ventilation?
- Does it provide space for storage of woolens, canned foods, preserves? For ping pong or billiard tables?

Look at the garage:

- Is it separated from, attached to or incorporated in the house?
- Is it intended for one car or for two?
- Does the passage from garage to house offer protection in bad weather?
- Does the garage provide space for storing bicycles, wagon, sleds, lawn mower, garden tools, fertilizer, plant sprays?
- Is the driveway level or does it require more than a 6-degree grade?

After you examine different floor plans, you will grow adept at evaluating them. Soon you will find yourself looking for particular features you especially desire or need. If a feature is omitted, you may be able to work out means of incorporating it in the plan. Be sure, though, to get competent advice on modifications. Be sure to review floor plans in the light of your family wants, needs and activities, for in this way you get a preview of what living in the houses represented will be like.



Which Style?

What do we mean by *style* in architecture?

Most simply, that the house incorporates design elements typical of the architecture of people dur-

ing some era. Thus, a Colonial house contains elements characteristic of houses in the Colonies during pre-Revolutionary days. Similarly, a Georgian house follows the tradition of early 18th century England and a French Provincial house that of early 19th century France.

But — today's houses all incorporate today's conveniences, appliances, facilities. Style characteristics — though they may be carried indoors in such details as flooring, wall and ceiling paneling or fireplace design — mainly influence exterior appearance. As a result, identical floor plans may be encased in two or more differently styled exteriors!

The welter of styles which have developed over the years, however, need not prove confusing. In general, styles belong to three broad types:

Traditional—which follows design elements characteristic of the 18th and 19th centuries;

Modern—which eschews bygone decorative motifs and design solutions for a fresh attack on design in terms of new materials, family living, function and expressiveness;

Contemporary—which blends together elements of both traditional and modern architecture.

How, then, do you choose a style?

By acquainting yourself with the features of traditional, modern and contemporary designs.

And then by considering:

Site—The size, shape and contour of your lot may indicate a style. Thus, a broad lot may take a modern rambling ranch-style house, a narrow lot may restrict you to a conventional two-story house.

Neighborhood—Avoid too marked a contrast to other houses nearby. A stuccoed Spanish Mission house, even though attractive alone, may look out of place in a neighborhood of frame and brick conventional houses.

Cost—Certain styles call for more expensive materials than do other styles. Your builder can advise you on differences in cost of materials entailed by one style as compared to another.

Taste—If you have your heart set on a contemporary split level house, then contemporary is the style for you. Your taste, as it reflects itself in your mode of living, will rule out certain styles and direct you to others. For example, if your mode of living prefers the casual and informal, Regency is not the style suited to you.

These criteria can help you choose a style. But when there are no limitations restricting your scope

of choice, let your taste and your mode of living decide for you. After all, it's going to be your house!



Judging the Exterior

The exterior of a house is the countenance the house presents to the world. How can you assure yourself that the countenance of the house you choose will look pleasing—that it will appeal to you and do you credit?

You judge by looking at an elevation drawing of the house. Such drawings—which usually present the front and a side in perspective—you examine as closely as you examine floor plans.

It will help you if, when you study an elevation drawing, you consciously apply the principles of good design to your analysis. Thus, consider such matters as:

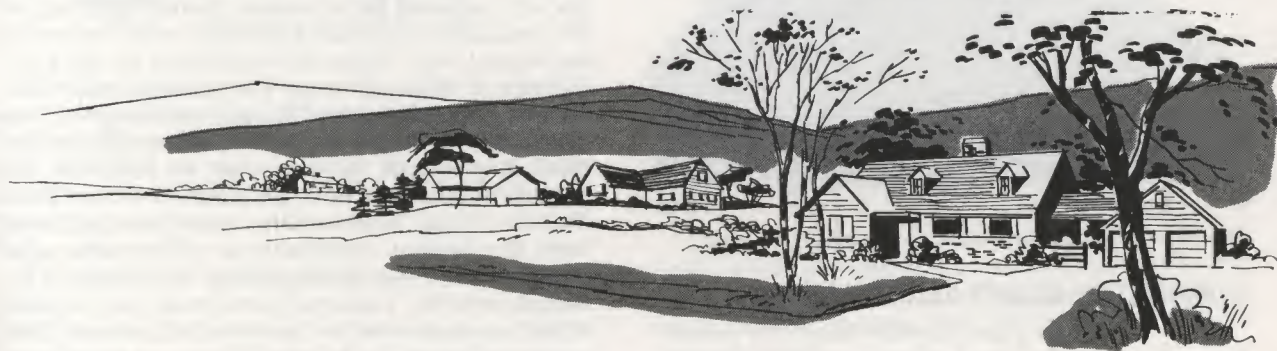
Unity—The exterior should be harmonious and form a coherent whole. To achieve an effect of unity, areas should be broad and continuous, not broken up. And masses should go well together. Also, one type of line, one type of color and one type of material should dominate, for repetition contributes to unity. No matter how attained, unity is basic. Without it, an exterior cannot achieve good design.

Variety—The exterior also needs elements of interest. Interest arises through variation, through accenting and through contrast. Lines, planes, masses and materials all lend themselves to variation. So, too, does the interplay of light and shadow. Color accent and decoration likewise impart variety. Since variety can result so readily, the task is to restrain and control it. For, if overdone, variety may destroy unity. Slight touches, nevertheless, are needed to avoid monotony.

Proportion—The height and width of the exterior should bear a pleasing visual relationship to each other. The tall, narrow house, the squarish or boxy house, the too squat house are all victims of poor proportion. Windows, entrance and other areas, usually should be in scale to the entire surface of the house. Occasionally, though, windows purposely may be given importance through overscaling which does not impair proper proportion.

Balance—The entire exterior should give an impression of strength and completeness. In addition, its individual areas should counterbalance one another. When elements of the exterior are repeated exactly on each side of a center vertical axis, the resulting balance is passive. Passive balance contributes to unity and tends to look formal and dignified. When such duplication does not exist, active balance may still be achieved. Active balance produces both unity and variety. It also tends to look informal or casual as well as hospitable and friendly.

After you analyze the exterior elevation in terms of good design, consider whether the house is suited to the features of your site and of your neighborhood. In doing this, imagine the house completed by shrubbery, trees and lawn, as well as by the canopy of sky. For this is the way your house will unite with its setting and express its character. To the extent that its character complements yours and that of your family, your house becomes—a home.



How to Finance Your New Home

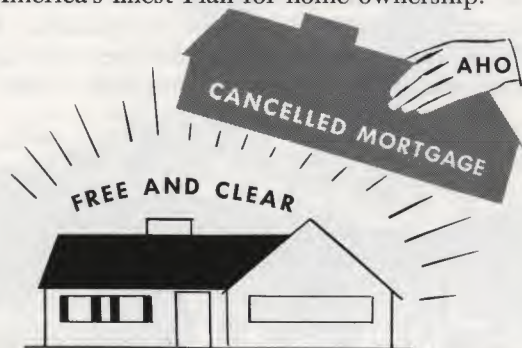
MORTGAGE FINANCING provides the means by which a vast number of Americans have found it possible to own their homes. The benefits of mortgage financing are therefore obvious but the risks ought not to be overlooked. Death and adversity are hazards which enter all of our lives at one time or another and strike hard if we are unprepared.

Financing Securely

Mortgage lending has long been an important use for life insurance funds. THE EQUITABLE SOCIETY has not only been active in this field but has made a substantial contribution to it through the development of its "ASSURED HOME OWNERSHIP" Plan. During the past fifteen years THE EQUITABLE SOCIETY has loaned over \$2.9 Billions to more than 295 thousand forward-looking home owners who used the "ASSURED HOME OWNERSHIP" Plan to finance their homes with safety and satisfaction. In most instances these mortgages will be completely paid off through easy monthly payments. In others these mortgages were cancelled by the life insurance feature which allowed the home owner to leave a home free and clear to his widow and family.

Measure Your Mortgage

The value to you of any plan of home financing can be readily measured by the following essential considerations. These basic factors establish the relative value of one plan against another. To determine the effectiveness of a mortgage plan check it point by point against the advantages available in THE EQUITABLE SOCIETY'S "ASSURED HOME OWNERSHIP" Plan. You will see clearly how this great Plan was designed to provide the security for you which is lacking in most other arrangements. You will understand why it has often been called "America's finest Plan for home ownership."



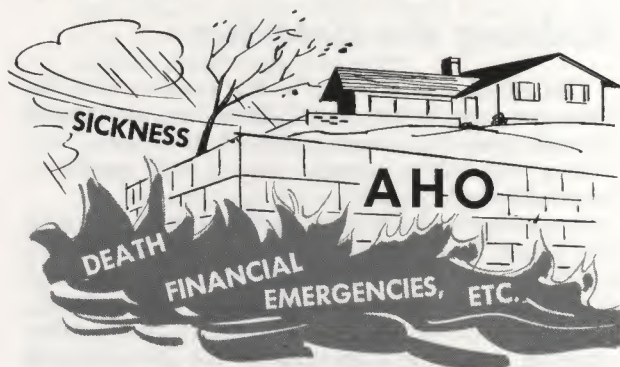
1. PROTECTION AGAINST UNTIMELY DEATH

Many mortgage plans provide insurance protection — but only for the lender, not the borrower.

They are one-sided arrangements which give the lender numerous devices to safeguard his investment. The borrower runs the risk of loss through foreclosure of his most prized possession — his home. And one of the most common reasons for this loss of home to the family is the death of the breadwinner.

THE EQUITABLE SOCIETY'S "ASSURED HOME OWNERSHIP" Plan, through life insurance, provides for the cancellation of the mortgage in the event of the death of the breadwinner. Not only is the home turned over to the family free and clear of encumbrances but an amount which can equal every dollar paid in amortization of the mortgage is returned to them in cash.

2. PROTECTION AGAINST ADVERSITY



Sickness, loss of job, or business reverses are hazards some of which are almost inevitable in any family over a long period of years such as the long period usually involved in repaying a mortgage debt. Most people live on salary income, and while buying and furnishing a house, there may be little opportunity to build up an adequate reserve to meet these emergencies. Yet this is a common cause for loss of home.

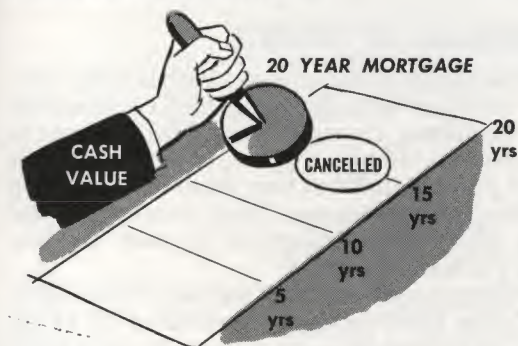
THE EQUITABLE SOCIETY'S "ASSURED HOME OWNERSHIP" Plan provides its own emergency reserve for help in such eventualities. THE EQUITABLE SOCIETY operates on a mutual plan, providing for life insurance dividends beginning with the end of the second year. These dividends may be used in a number of different ways. For example, they may be taken in cash, applied toward reducing the loan principal in addition to the normal monthly reductions of principal, or they may be left with the Society to accumulate with interest. In addition there is a cash value of the insurance beginning with the second or third year. The cash value together with any accumulation of dividends increases year by year and provides a fund against which amounts may be borrowed to keep up loan payments. By the end of the fifth year, for instance,

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"ASSURED HOME OWNERSHIP" PLAN

the amount of this fund may be large enough to carry the mortgage installments for a period as long as a whole year.

3. RESERVE FOR REPAYMENT



Mortgage plans generally make no provision for reserves whose purpose is to hasten the repayment of the mortgage. In fact, early repayment is usually discouraged.

The previously described cash value and dividends which are provided in THE EQUITABLE SOCIETY'S "ASSURED HOME OWNERSHIP" Plan can be used, if desired, to hasten the repayment of the mortgage. The way in which this may be done is illustrated in the chart on the inside back cover of this book.

4. RESERVE FOR FUTURE USE



Mortgage plans generally make no provision for reserves for future use. Current payments provide the interest and amortization due at the moment and establish no reserve. Even though you have made substantial payments and considerably reduced the mortgage, you have no protection against the consequences of any future inability to pay.

The cash value and the dividends which are provided in THE EQUITABLE SOCIETY'S "ASSURED HOME OWNERSHIP" Plan provide a cushion or a reserve which may be used in a variety of important ways.

The cash value may assist in an emergency or may be used to hasten repayment of the mortgage as previously suggested; or the cash value may be permitted to grow until the mortgage is completely repaid in the normal period. If this is done, the insurance benefits may be continued with the cash value left intact, or the cash value may be taken out in cash in which case the insurance benefits cease, or the cash value may be used to arrange for extended life insurance coverage. If the insurance benefits are continued on a premium paying basis the cash value will continue to grow and may be used at some future date to provide retirement benefits. Thus you have not only attained your objective of owning your home free and clear but have accumulated funds which might be used in a variety of ways to help you meet some of the unexpected contingencies which you cannot foresee at the present time.

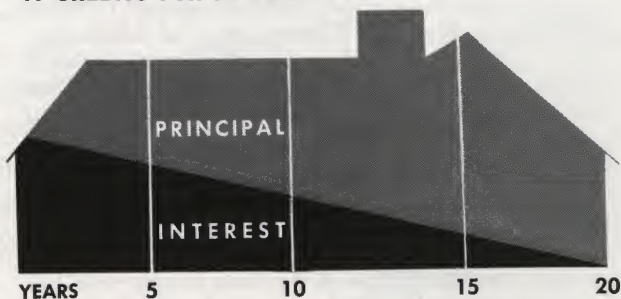
5. IMPORTANT PROVISION

You may, if you wish, add to the plan the new Family Income provision to give your widow and children a monthly income for a specified period of years.

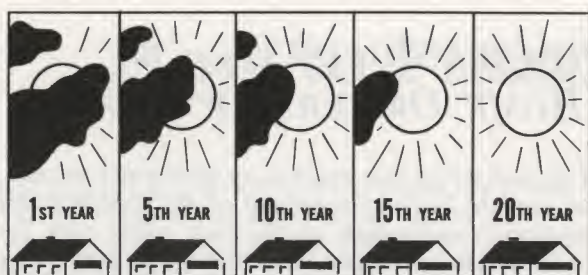
6. RATES OF INTEREST

Mortgages are usually arranged at rates of interest that are determined by negotiation. A wide variety of interest rates are in force, and it is important to know that favorable interest rates are currently available to those who can qualify for THE EQUITABLE SOCIETY'S "ASSURED HOME OWNERSHIP" Plan. This Plan is offered nationally and is available to any home owner who can meet the requirements of the Plan.

7. CREDITS FOR INTEREST PAID



Many so-called monthly mortgage plans are not truly monthly reducing. In some plans credit for payments is only given quarterly thereby producing high interest charges over the years the loan is being repayed.



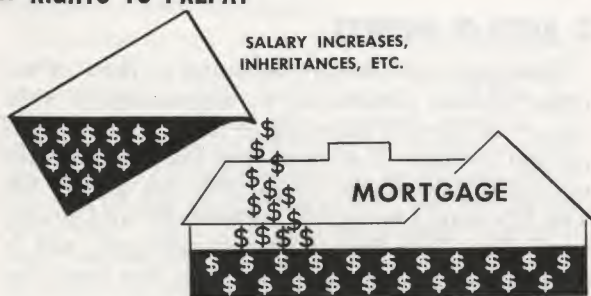
THE EQUITABLE SOCIETY'S "ASSURED HOME OWNERSHIP" Plan is truly a monthly reducing Plan. You pay the same installment each month but larger and larger portions are being devoted to reducing the balance of the mortgage. This results in considerable savings in interest over the years.

8. RATE OF AMORTIZATION

Some mortgages are made without amortization for a term like 3 or 5 years and must be renewed at maturity unless paid. Others provide amortization but are only partially repaid during their term.

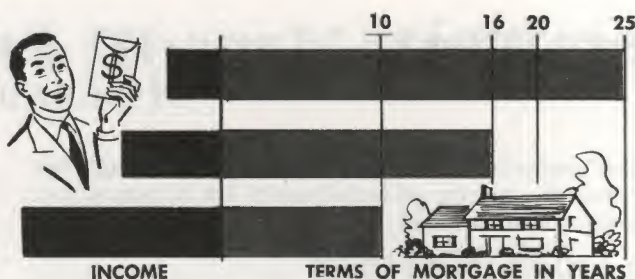
THE EQUITABLE SOCIETY'S "ASSURED HOME OWNERSHIP" loans have a specific maturity date that permits complete repayment through the regular payment of amortization installments, thereby assuring the unencumbered ownership of your home. Consider the satisfaction and advantages of having a mortgage that never has to be renewed.

9. RIGHTS TO PREPAY



Many mortgage plans offer very little flexibility. It is important that you are enabled to use the result of a salary increase, a fortunate investment or some other happy financial circumstance to make payments against principal greater than contemplated thereby saving interest and shortening the loan term. It is also important that you have the right to prepay the entire loan should some circumstance like business transfer make it desirable for you to sell your home.

THE EQUITABLE SOCIETY'S "ASSURED HOME OWNERSHIP" Plan permits advance payments up to 20% of the original amount of the loan in any year beginning with the second year, and unlimited prepayment at the end of the fifth year. Complete prepayment may be arranged in any year beginning with the second year, by payment of a small prepayment charge on the sum prepaid over and above what is permitted as described above.



10. CONVENIENCE OF PAYMENTS

Mortgages should be arranged with monthly payments that best suit the budgetary circumstance of the borrower. Payments should be as large as convenient so that the debt is eliminated in the shortest possible time but they should not be so big as to become burdensome. Many mortgage plans do not offer enough selections to meet the borrowers' particular needs.

THE EQUITABLE SOCIETY'S "ASSURED HOME OWNERSHIP" Plan offers repayment periods of 10, 12, 14, 16, 18, 20, 25 and 30 years. Generally these plans are available in every instance except that the longer plans are intended for the newer houses and the younger borrower. You will find there is a plan among this selection that will closely fit your needs.

11. CLOSING COSTS

The establishment of a mortgage involves such items of expense as appraisals, surveys, title searches or policies, public recordings, mortgage taxes, etc. These expenses can mount up and are borne by the borrower.

THE EQUITABLE SOCIETY is able to keep some of the closing costs low by virtue of its efficient, nation-wide organization.

The Plan and You

In order to bring its benefits to home owners all over the country on the most economical basis possible it has been necessary to minimize the risk by being selective in the homes approved. As a result, if your case qualifies, the cost involved in giving you so many worthwhile features is surprisingly low.

On pages 62 and 63 you will find answers to some frequently asked questions regarding this Plan.

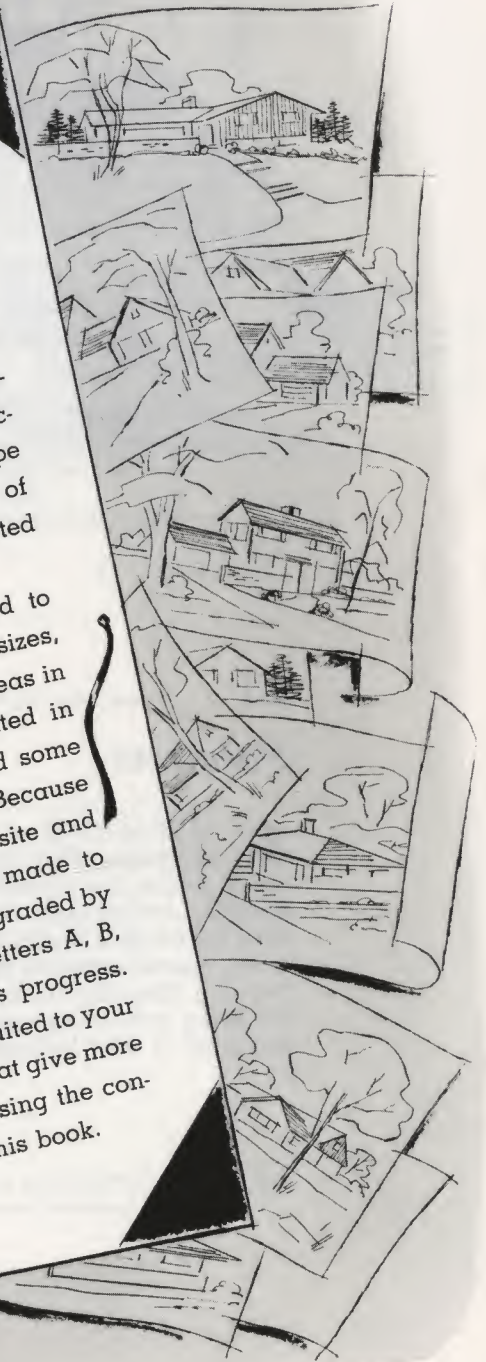
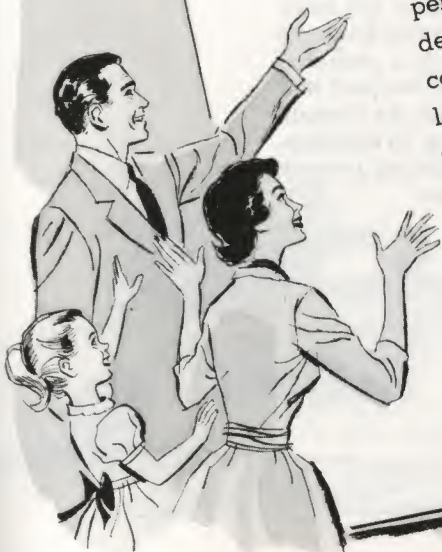
Following these Questions and Answers you will find on the inside back cover of this book a chart which graphically illustrates this modern Plan for home ownership. This chart shows how dividends and cash value may be used to shorten the loan period.

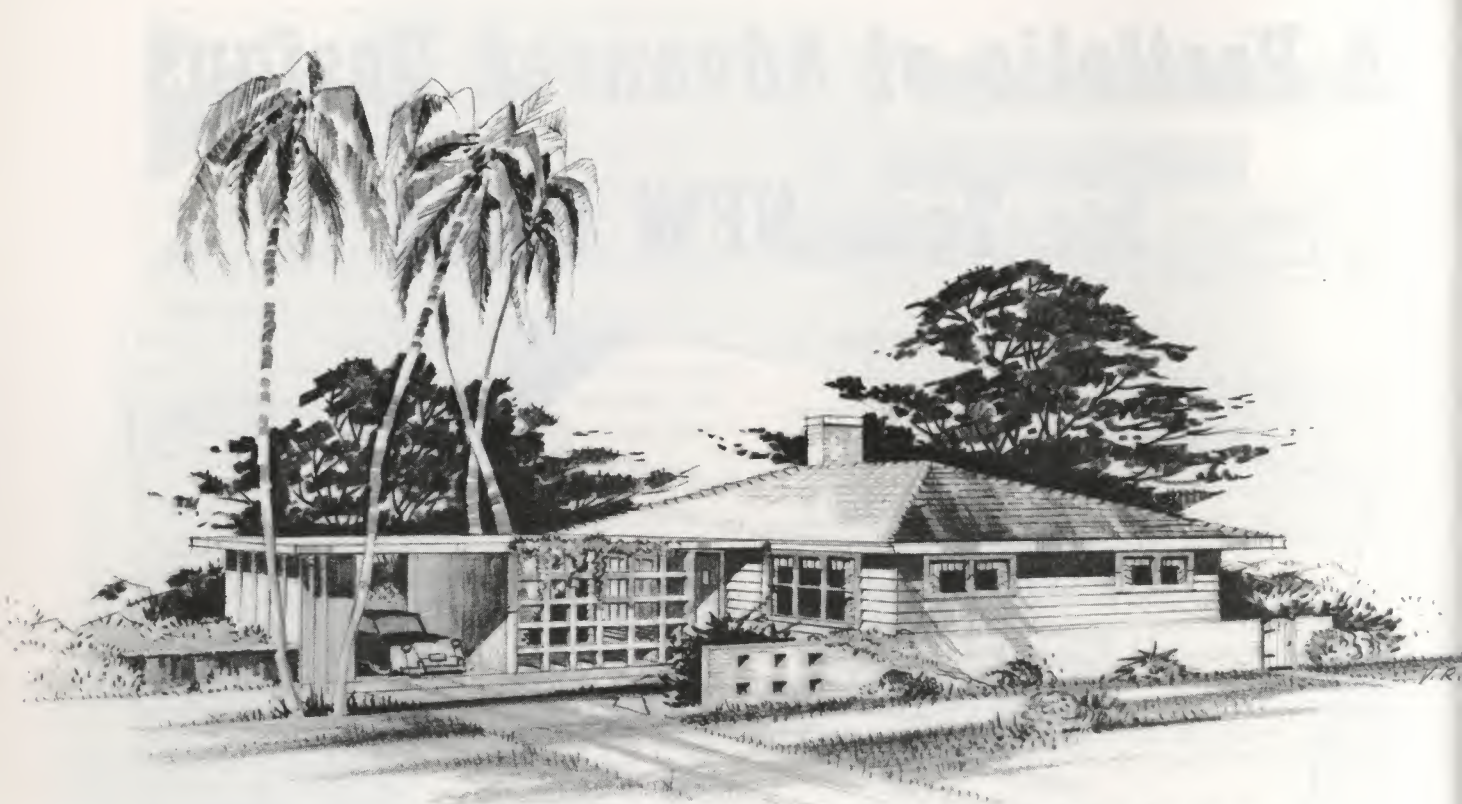
Your EQUITABLE SOCIETY representative who presented you with this book will welcome the opportunity to give you detailed information on just how this Plan can assist you with your home financing needs.

A Portfolio of Advanced Designs for Your NEW Home

THE PAGES that follow will help you to apply the information contained in the section of this book dealing with planning and building YOUR NEW HOME. These pages contain 25 houses designed for THE EQUITABLE SOCIETY by Chapman, Evans and Delehanty, acting in the capacity of consulting architects. Chapman, Evans and Delehanty have been continually practicing architecture since 1895. Their work has been wide in scope and has been an influence in the planning of homes and communities throughout the United States.

These house designs have been planned to provide you with ideas for homes of various sizes, styled to the needs of the many climatic areas in the United States. Each house is illustrated in perspective together with floor plans and some decorative detail of interior or exterior. Because construction costs vary, depending on site and local conditions, no attempt has been made to state the cost of these houses. They are graded by approximate costs, indicated by the letters A, B, C, D and E—increasing as the letters progress. Having selected one or more houses suited to your needs, you can obtain work sheets that give more detailed data for these houses by using the convenient order form on Page 64 of this book.



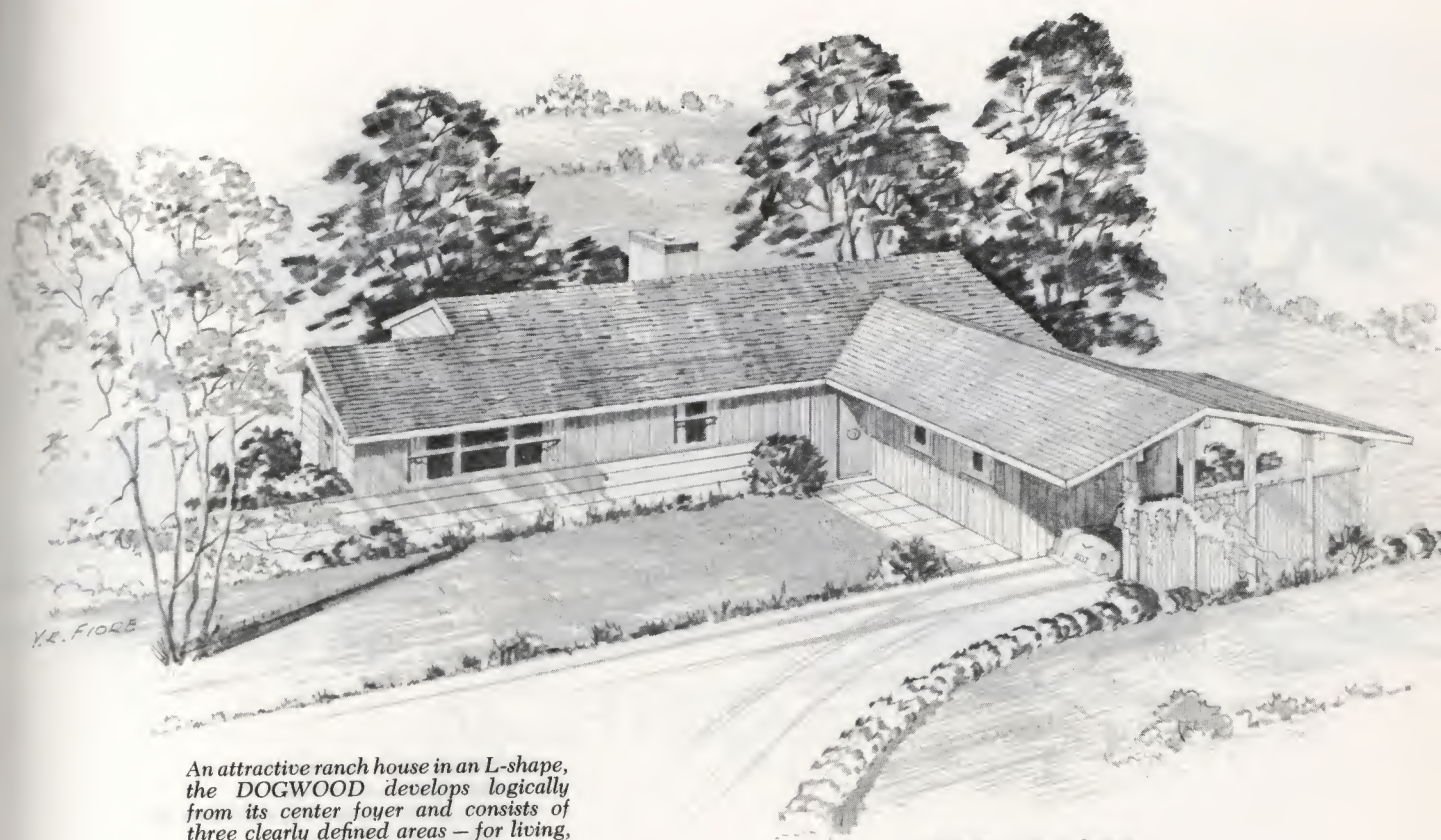


1025 sq. ft. — house
12,300 cu. ft. — over-all
270 sq. ft. — car port

A-1

Palmetto

AN ATTRACTIVE one-story ranch, the PALMETTO features economy of construction. This welcome feature, however, is attained without the sacrifice of comfort and convenience. Thus, the plan provides good closet and storage facilities, awning-type windows for ventilation and draft control, a secluded patio for outdoor family living and a covered walk connecting the car port and house. Special attention has been given to the arrangement of rooms. As a result, there is a direct flow of traffic which makes for ease of housekeeping. In addition, the living and dining rooms overlook the terrace in the rear, assuring privacy and quiet. A third bedroom may readily be added as need requires.



An attractive ranch house in an L-shape, the DOGWOOD develops logically from its center foyer and consists of three clearly defined areas — for living, sleeping and working. A side-entrance is also provided.

1265 sq. ft. — house
15,190 cu. ft. — over-all
260 sq. ft. — car port

A-2

Dogwood

A BROAD fireplace within, a spacious terrace without — these key the DOGWOOD to pleasant all-year living. Passage to the terrace is through wide sliding glass doors from the living room. In addition, these doors serve to unify the outdoors with the indoors. Awning-type windows are also provided for draft-free ventilation. A noteworthy feature of this house is its centrally located foyer which facilitates ready access to all areas of the house. There is a conveniently located laundry alcove. The L-shape of this ranch-type house is attractive, as is the sweep of its roof line. A covered walk leads from the car port to the side service entrance near the kitchen. The DOGWOOD is inexpensive to construct and—equally important—easy to maintain.

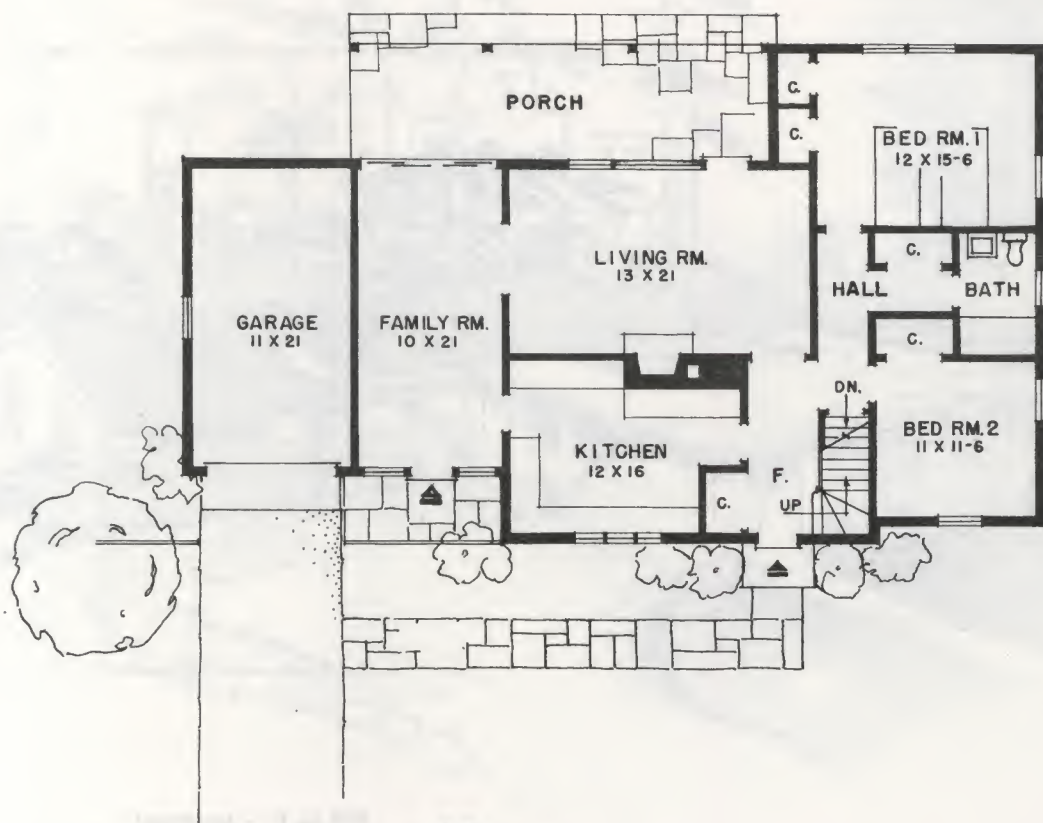


338 sq. ft. — basement
 1395 sq. ft. — first floor
 22,500 cu. ft. — over-all, exclusive of
 242 sq. ft. — garage
 236 sq. ft. — porch

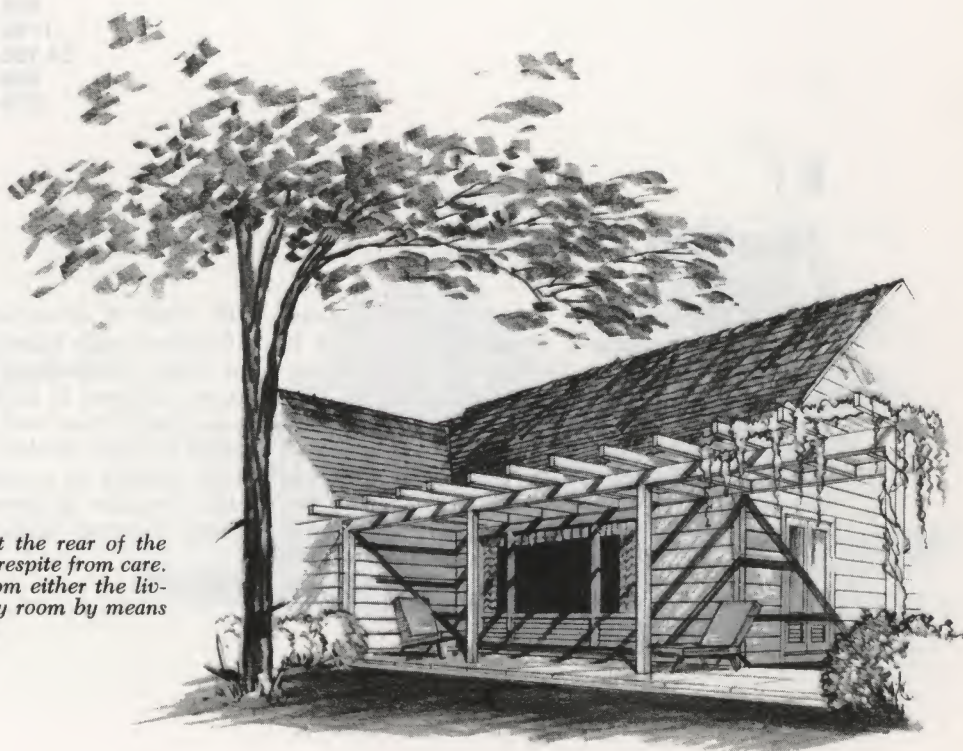
A-3

Oaks

OAKS is a one and one-half story house in the ever-charming New England Colonial style. In keeping with today's mode of living, this house provides both a living room with fireplace and a casual family room. The arbored porch in the rear is accessible from either of these rooms by way of sliding glass doors. The center entrance makes for good circulation. The kitchen incorporates a dinette area. Utilities are located in the basement. Both bedrooms offer cross-ventilation and good closet space. Equally attractive as the interior is the exterior of the house, with its high-pitched shingled roof, shingled walls, split rail fence and louvered shutters. The garage is attached. The second story, which is unfinished, takes care of future expansion.



The arbored porch at the rear of the Oaks offers quiet and respite from care. It may be reached from either the living room or the family room by means of sliding glass doors.



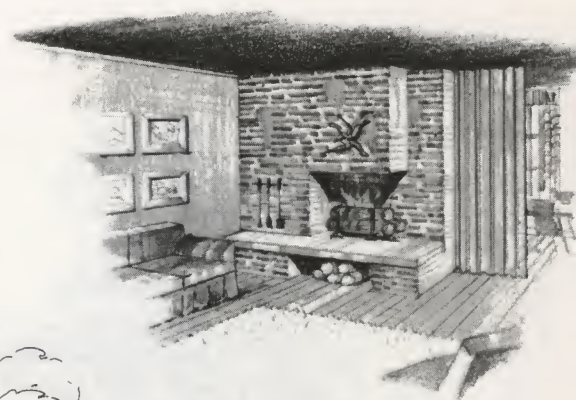
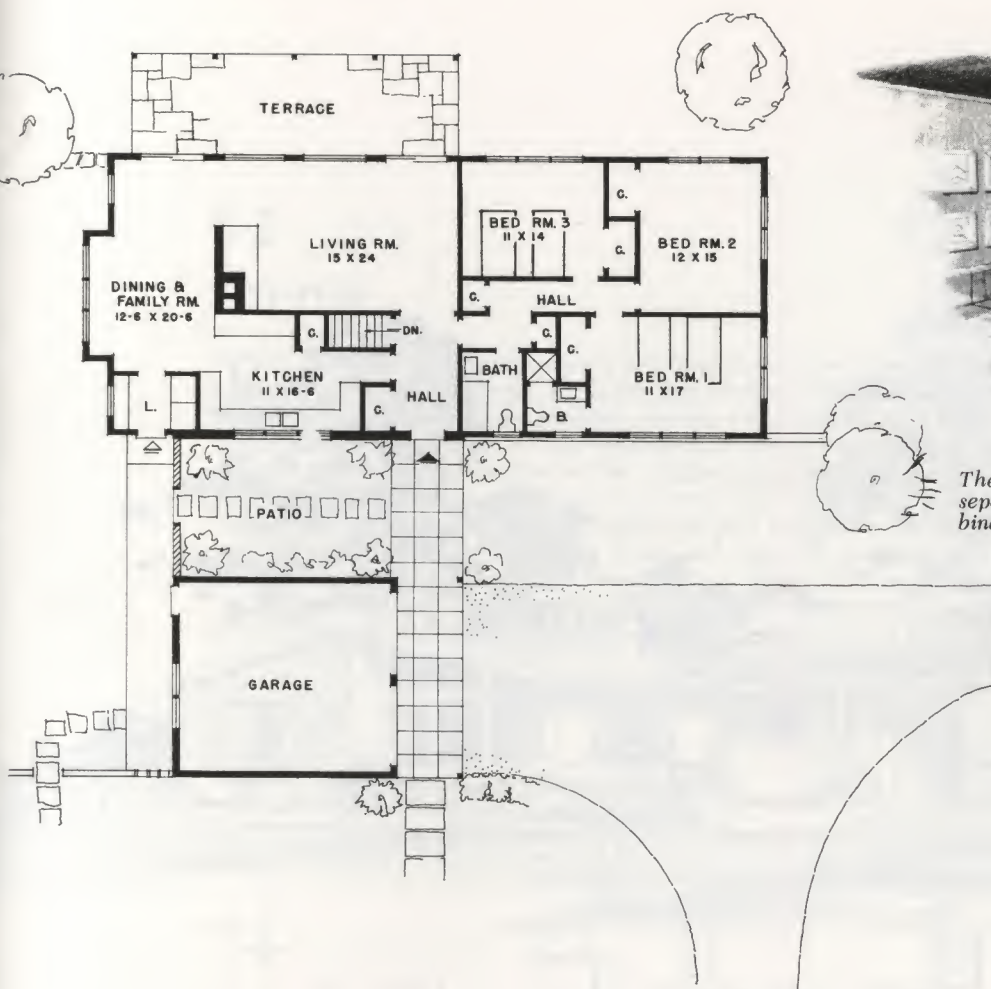


970 sq. ft. — basement
 1780 sq. ft. — first floor
 24,100 cu. ft. — over-all, exclusive of
 430 sq. ft. — two-car garage
 320 sq. ft. — terrace

B-1

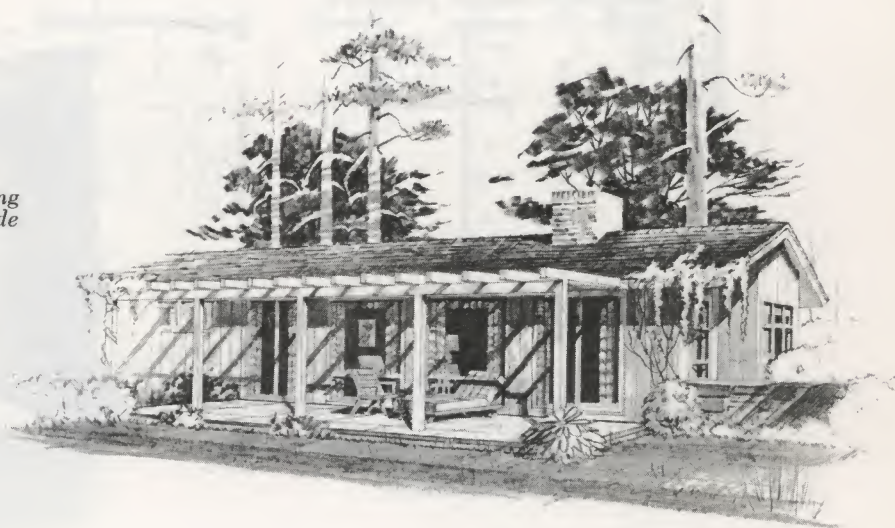
Southern Pines

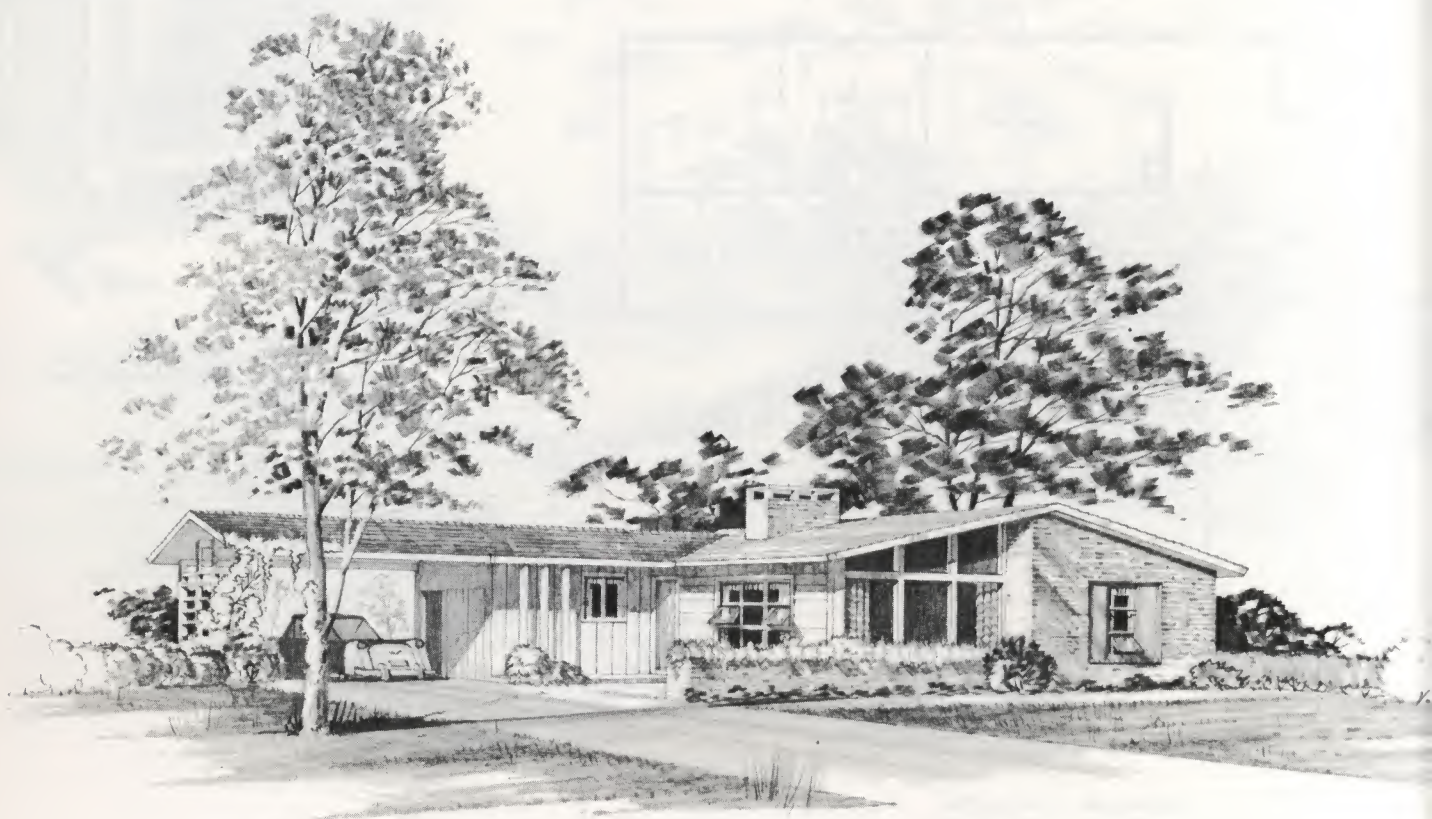
SOUTHERN PINES is a contemporary ranch with a host of attractions. Consider, for example, its handsome corner brick fireplace with raised hearth. Consider its spacious living room with sliding glass doors overlooking the rear terrace. Consider the dual-purpose family-dining room adjacent to kitchen and living room. Consider its laundry and "mud" room, in which shoes and clothing may be changed on first coming into the house. Consider its large modern kitchen with dinette area. Consider its covered entrance way leading to a center hall. Consider its three good-sized bedrooms and two baths. Consider its closet space, with added storage possibility in the partial basement. Features such as these make SOUTHERN PINES an outstanding design.



The imposing corner fireplace, of brick, separates the living room from the combination family-dining room.

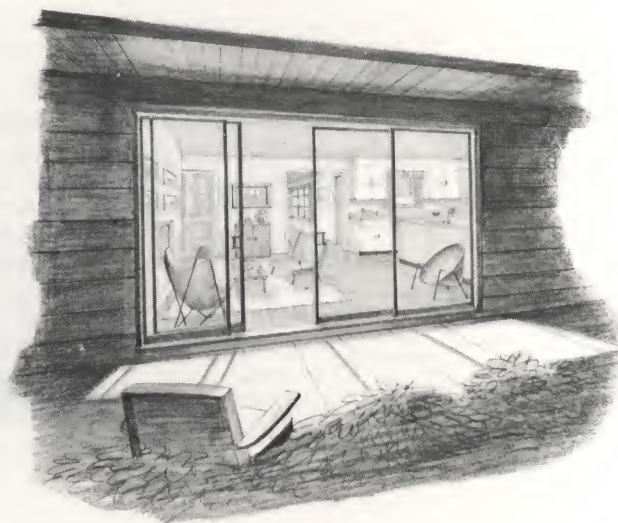
Sliding glass doors unify the living room with the rear terrace and provide year-round gracious living.





1600 sq. ft. — house
 20,800 cu. ft. — over-all, exclusive of
 420 sq. ft. — car port

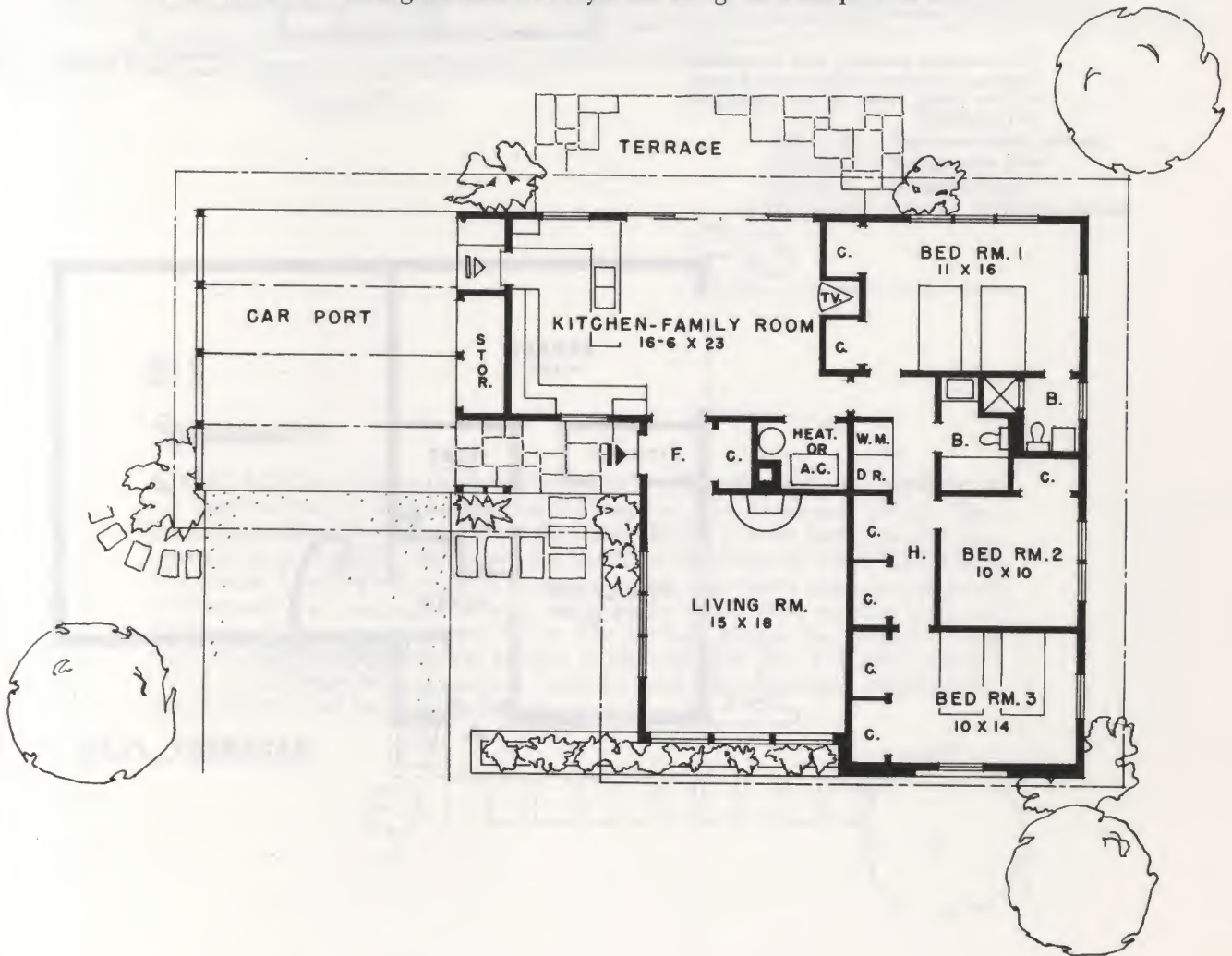
The family room in the CYPRESS is continuous with the kitchen. Sliding glass doors from the family room provide passage to the rear terrace, shown here, and add to the feeling of continuity and spaciousness.

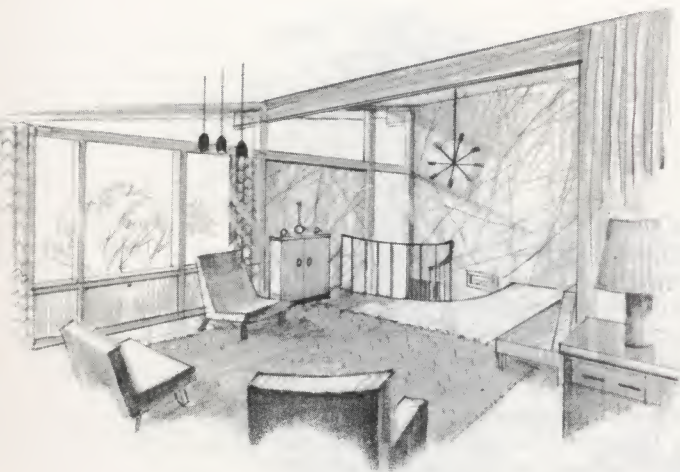


B-2

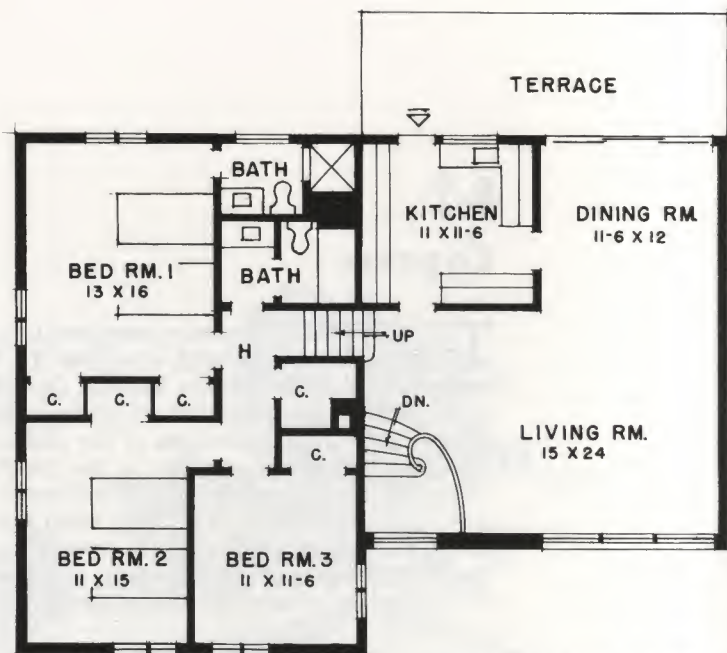
Cypress

THE CYPRESS is another interpretation of the ever-popular one-story ranch. Through open planning, it unifies the kitchen with the family room so that mother need no longer be isolated during meal-preparation time. The family room includes a built-in TV and sliding glass doors which permit passage to the terrace as well as supervision of the children playing outdoors. The living room has attractive panel windows at the front and a high vista window-wall at its side. This house contains three bedrooms and two baths, as well as extremely generous closet space. The brick front and planting wall are very striking, the broad eaves functional as well as attractive. There is a covered walk from the car port to the front entrance, plus a convenient side entrance from the car port to the kitchen. Washing machine and dryer are also given a unique location.

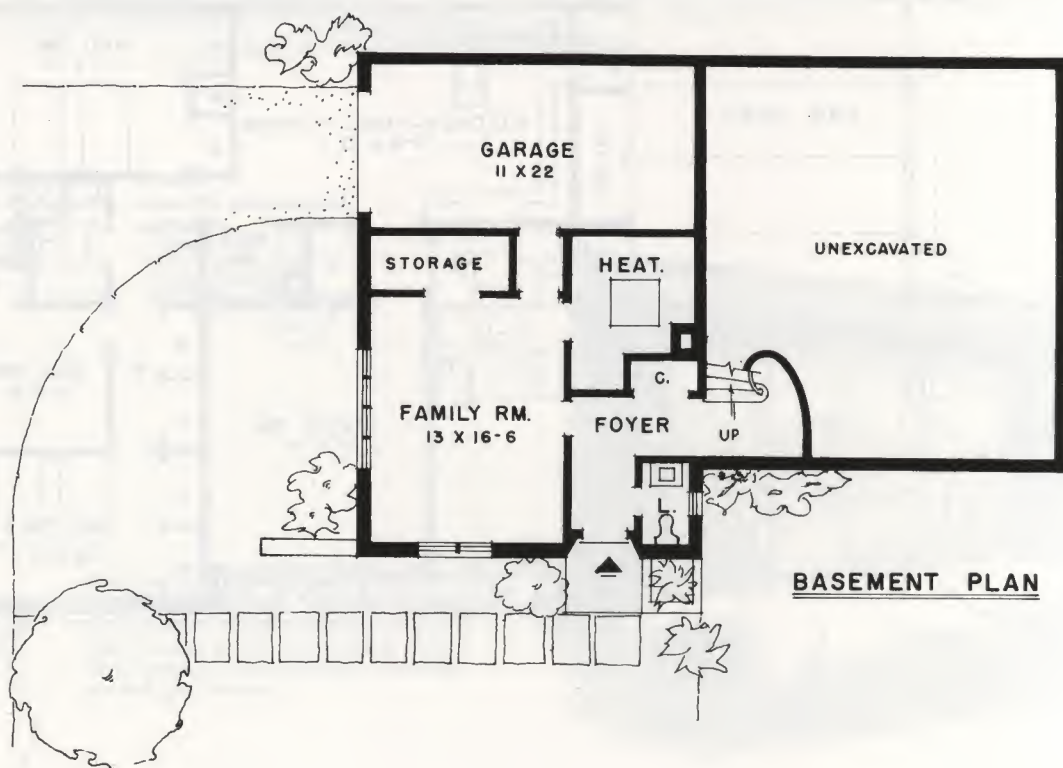




The winding staircase and interesting window treatment enhance the beauty of the living room in the split-level SYCAMORE.



FIRST FLOOR PLAN



BASEMENT PLAN



800 sq. ft. — basement with garage
 695 sq. ft. — living room floor
 800 sq. ft. — bedroom floor
 21,366 cu. ft. — over-all, including garage

B-3

Sycamore

SPLIT-LEVEL designs, such as the SYCAMORE, offer not only economy of construction but all the amenities of living and attractiveness of design. Thus the bedroom area is separated from the living-dining area by being located on a separate level. There are two baths for the three bedrooms in the SYCAMORE. The partial basement provides a garage, a family recreation room for informal entertainment, a convenient lavatory and a heater room. Vista window-walls are a feature of the spacious living room. The kitchen adjoins the formal dining room and provides entry to the terrace in the rear. The SYCAMORE presents a very pleasing exterior appearance, with its brick and clapboard construction, its interesting roof line and its broad eaves.

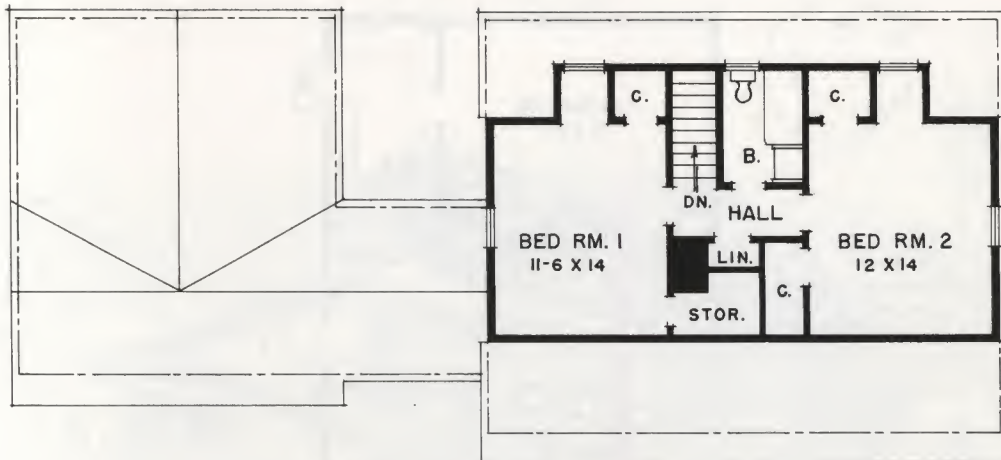
935 sq. ft. — basement
 1045 sq. ft. — first floor
 588 sq. ft. — second floor
 22,970 cu. ft. — over-all, exclusive of
 494 sq. ft. — two-car garage

V.R. FIORE

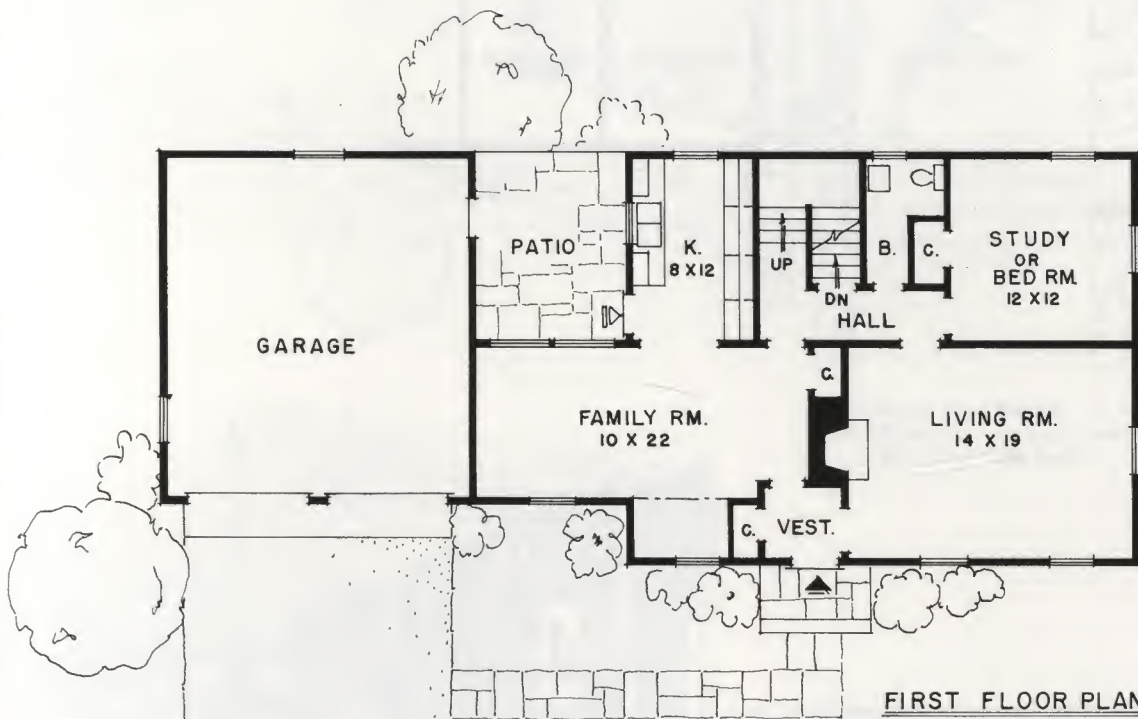
B-4 *Beech*

THE BEECH is a traditional treatment of the one and one-half story New England Colonial style. Its first floor includes both a living room and a family room—both of good size. The patio is secluded and accessible from the family room and kitchen. There are also a bedroom or study, on this floor and a bath. The second floor consists of two bedrooms with closets and a second bath. In addition, the two-car garage and large basement provide storage space as well as space for hobby activities. Especially is the living room attractive, recreating as it does the traditional New England decor, with beamed ceiling and formal fireplace surrounded by rich wood paneling.

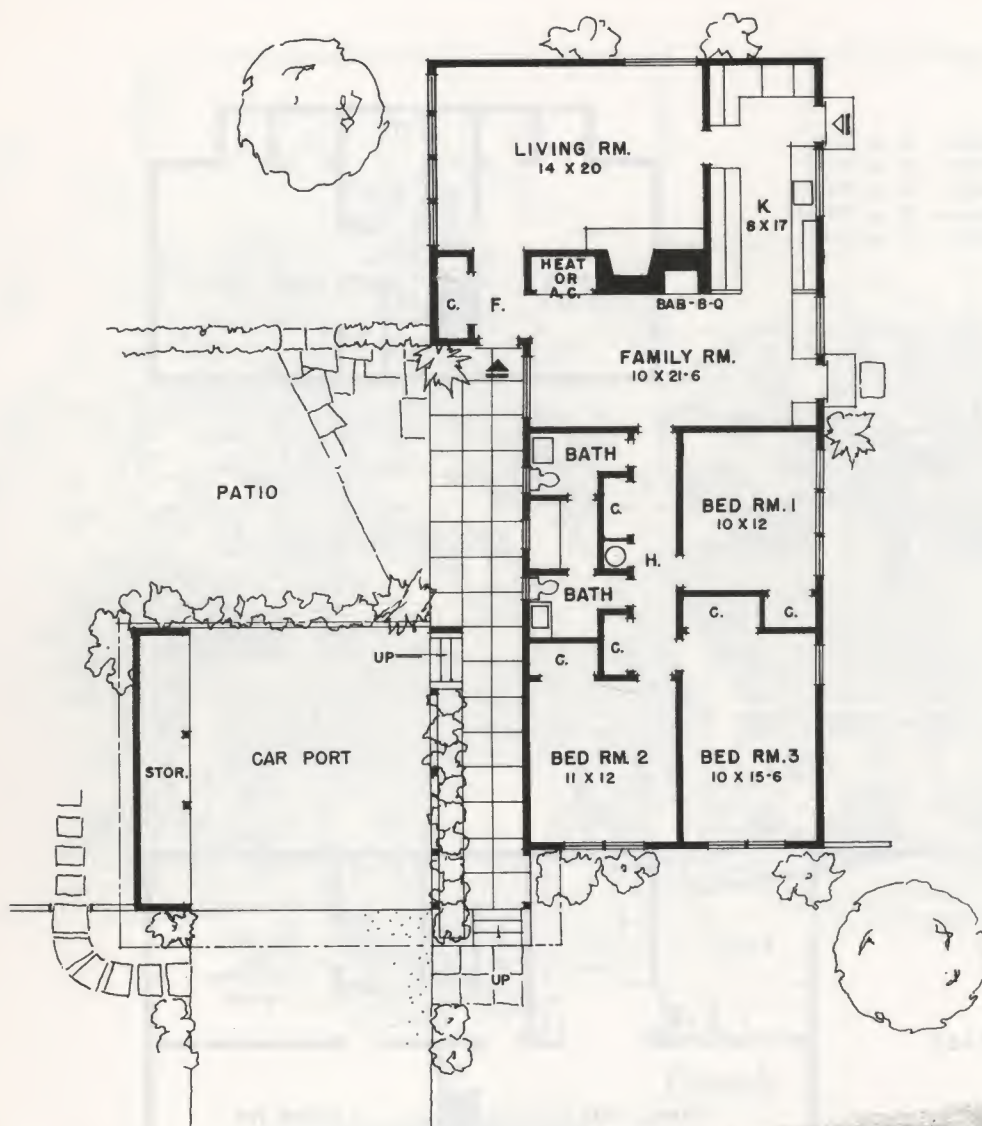
A view of the living room in the BEECH, recalling the beauty of its New England forebears and lending itself exquisitely to traditional or provincial decoration.



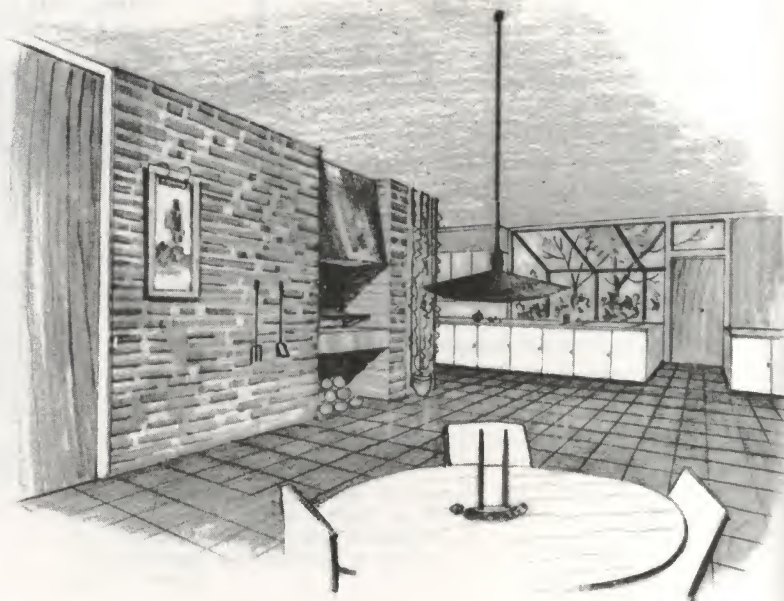
SECOND FLOOR PLAN

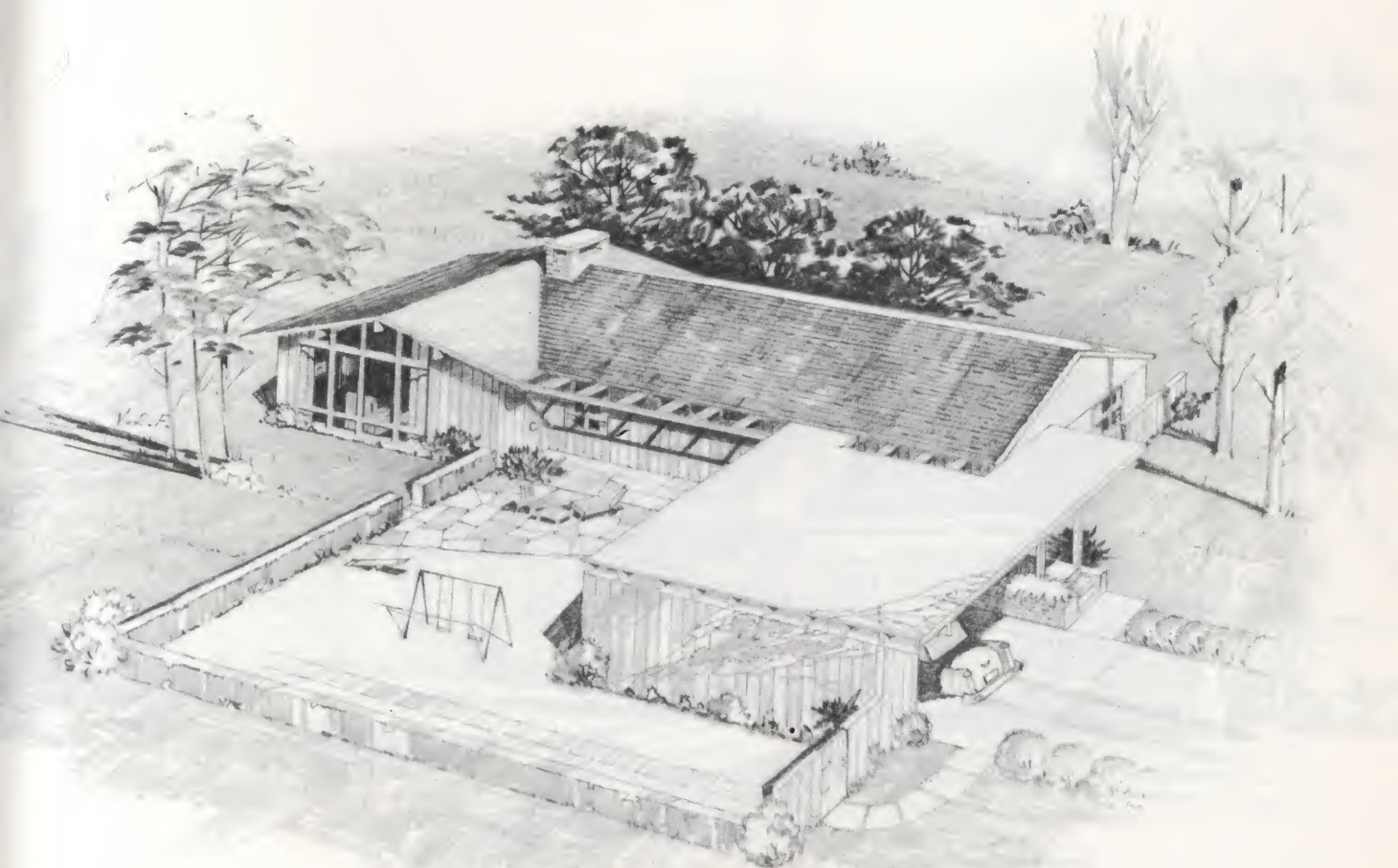


FIRST FLOOR PLAN



The inviting family room contains a striking brick wall, with a charcoal grille and metal hood for taste-tempting indoor barbecues. The broad windows of the kitchen make this area a doubly pleasant place in which to work and to relax.



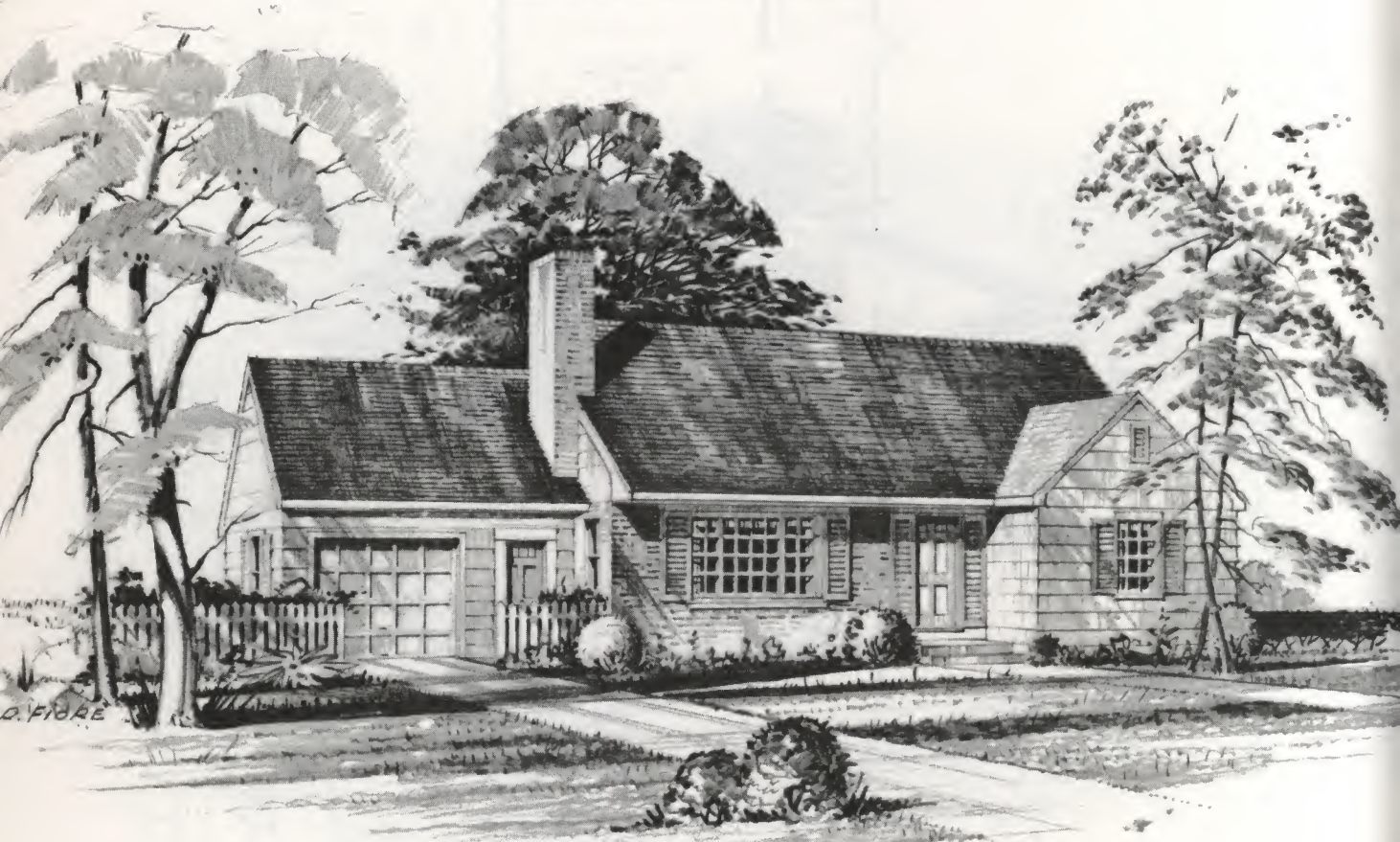


1490 sq. ft. — house
18,880 cu. ft. — over-all, exclusive of
483 sq. ft. — car port

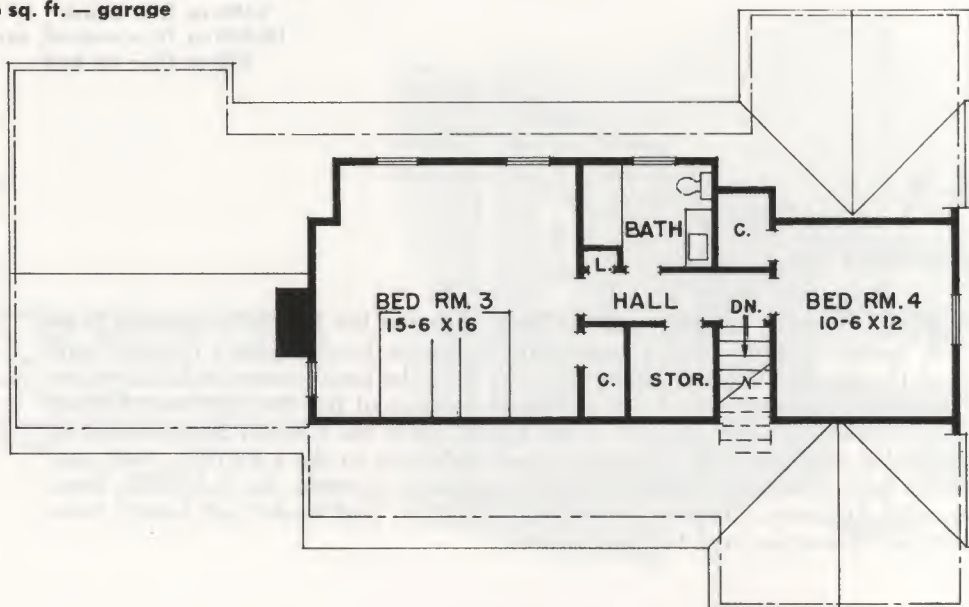
B-5

Laurel

MOST ranch-style houses call for broad lots but the LAUREL—thanks to its design—is suitable to a narrow lot. The wide eave creates a covered walk from the car port to the front entrance. Within, the family room and kitchen are continuous and feature a brick wall with a charcoal Bar B-Q and metal hood. The large living room adjacent to the family room has a broad fireplace and an attractive window wall. There are three bedrooms in the LAUREL, well provided with closets, as well as a three-way bath. Outside, the LAUREL looks equally attractive. The area behind the broad car port lends itself ideally to an outdoor recreation area for the children.



985 sq. ft. — basement
 1195 sq. ft. — first floor
 589 sq. ft. — second floor
 29,100 cu. ft. — over-all, exclusive of
 286 sq. ft. — garage



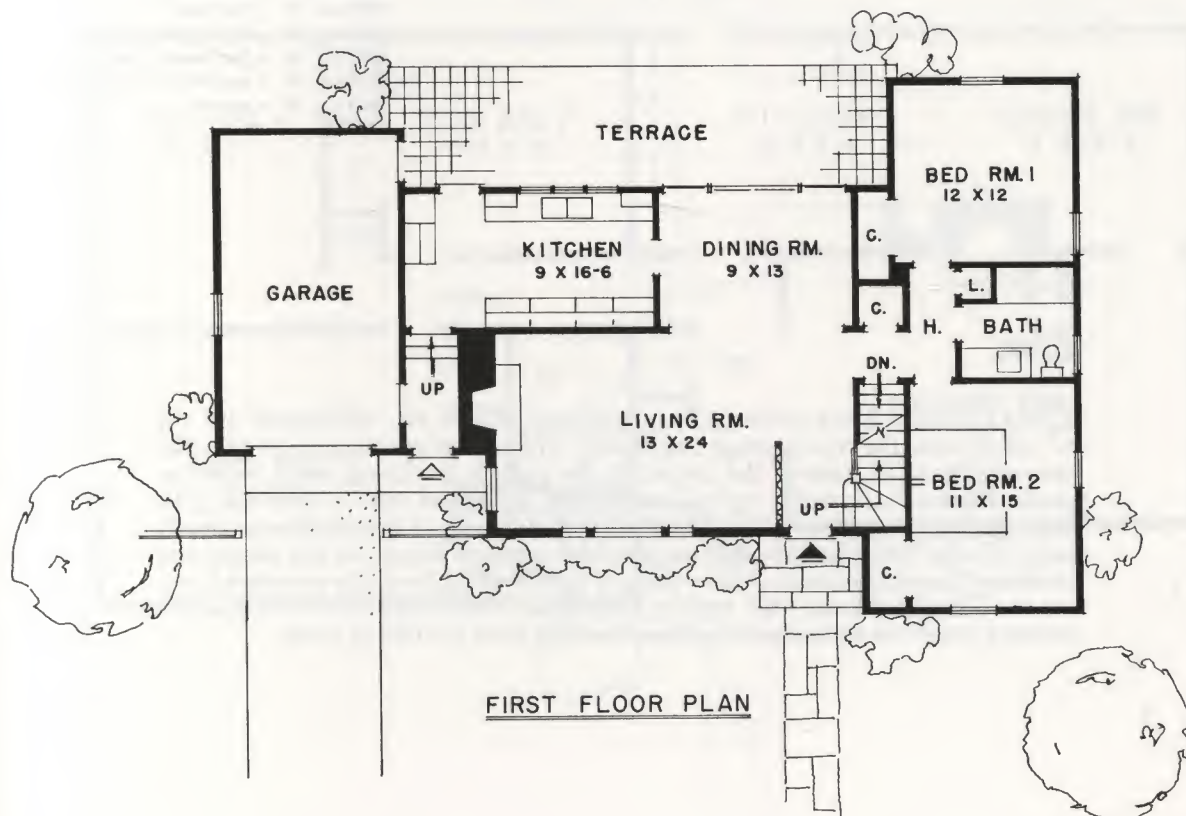
B-6

Birch

A MODIFIED Cape Cod, the BIRCH is one and one-half stories high. Its charming formal living room, at the front of the house, features a traditional fireplace as well as lovely panel windows. The adjacent dining room overlooks the rear terrace and is connected to it by way of sliding glass doors. There are also two bedrooms, both with cross-ventilation, and a bath on the first floor. The other two bedrooms and a second bath occupy the second story. The kitchen, too, has a side service entrance, convenient to the garage. Moreover, the large basement affords space for hobby activities as well as for storage and utilities. Especially likable is the exterior of the BIRCH, with its high pitched roof, covered with wood shingle, and its brick front.



A section of the formal living room, showing its attractive traditional fireplace and the contemporary panel windows which face the front of the house.



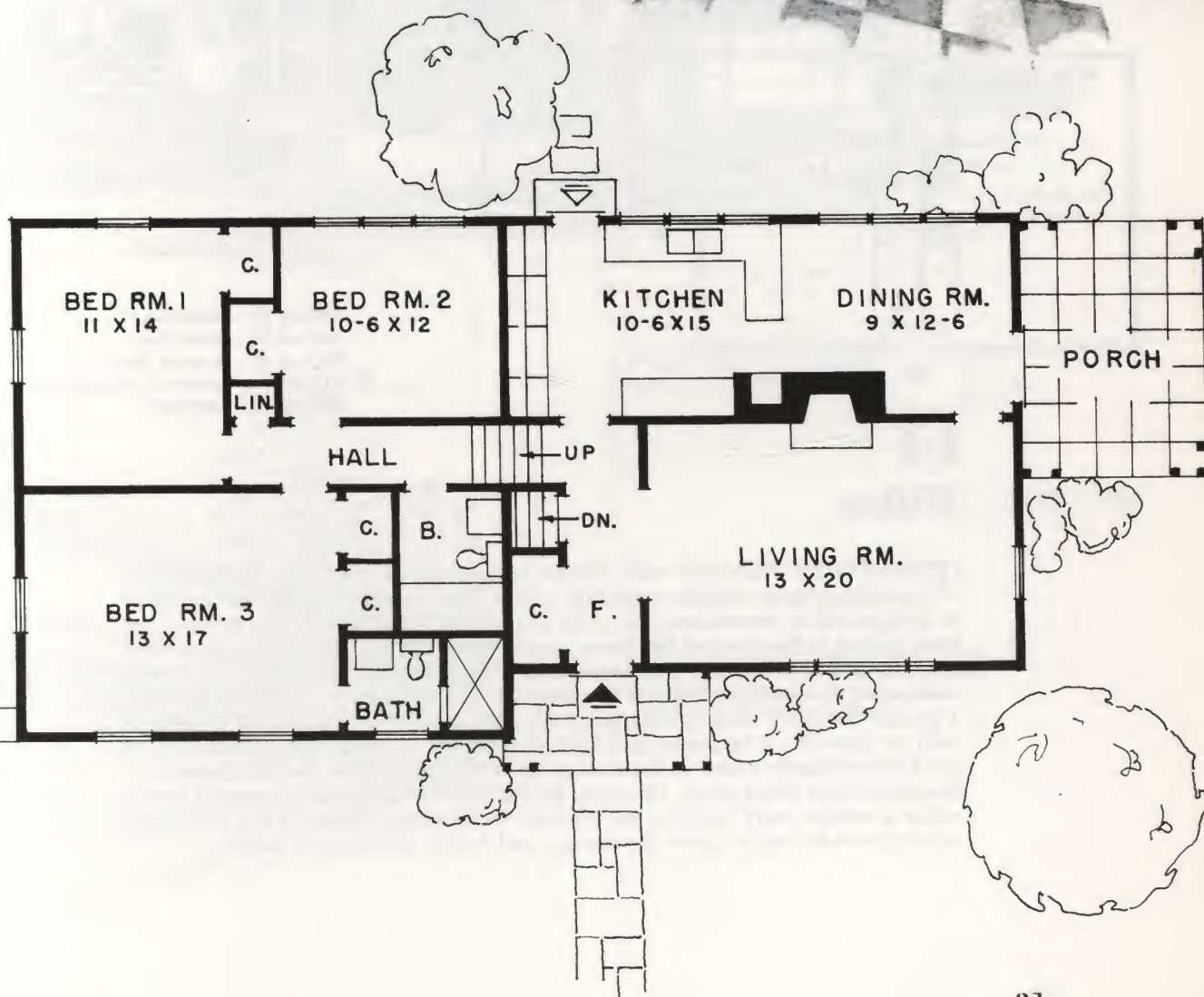


700 sq. ft. — basement
 689 sq. ft. — garage
 700 sq. ft. — living room floor
 689 sq. ft. — bedroom floor
 26,391 cu. ft. — over-all, exclusive of
 140 sq. ft. — porch

B-7 **Elm**

SPLIT-LEVELS are contemporary, Colonial houses are traditional—yet the **ELM** fuses the two together beautifully! The central entrance foyer provides accessibility to all parts of the house. To the right is the living room, with fireplace. Farther back is the up-to-date kitchen, equipped with a charcoal grille and a peninsular cabinet which marks off the kitchen from the continuous family room. On the left, a half-level down from the entrance foyer, are the garage and basement recreation room. Above these, a half level up from the entrance foyer, are the three bedrooms, each with its own broad closet, and the two baths. The covered porch, on the extreme right, is reached from the dining room.

This is the kitchen area of the combination kitchen-family room. The charcoal grille suggests the fun which living in the ELM can provide, while the attractive peninsular cabinet serves both as a work counter and a convenient snack bar.



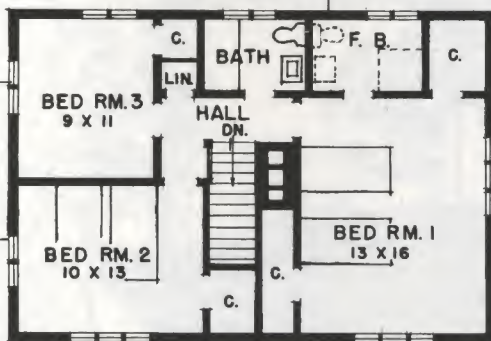


782 sq. ft. — basement
 842 sq. ft. — first floor
 782 sq. ft. — second floor
 22,317 cu. ft. — over-all, exclusive of
 264 sq. ft. — garage

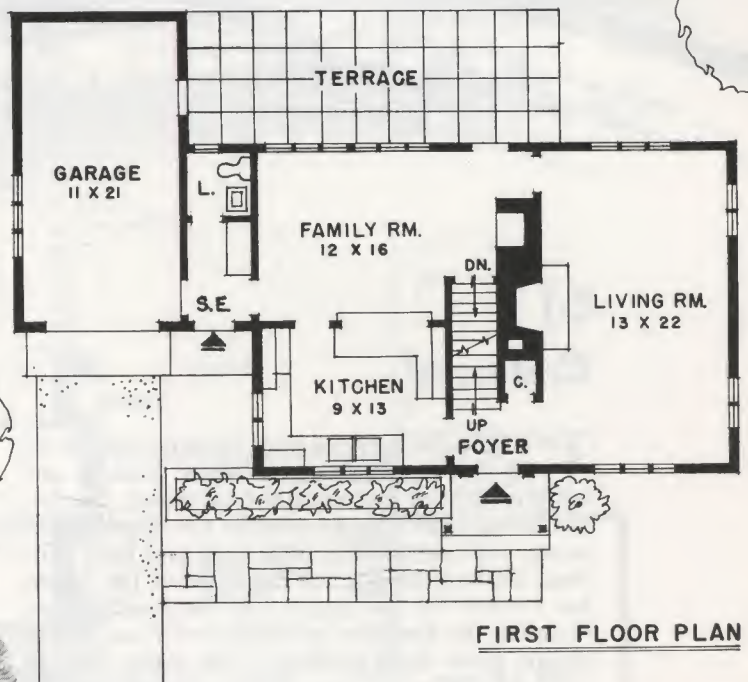
B-8

Willow

TWO-STORY HOUSES will always hold a secure place in the hearts of American home owners, especially when these houses are as contemporary in design and in convenience as is the *WILLOW*! In this plan, the kitchen has been placed at the front of the house, permitting the family room, which is continuous with it, to overlook the broad terrace in the rear. The living room, moreover, occupies one entire side of the house, thus capitalizing on three exposures! Upstairs there are three bedrooms, each with cross-ventilation, and a bath, as well as space for a future second bath. A lavatory is downstairs, convenient to the kitchen-family room. A charcoal grille is also present in the family room, a fireplace in the living room. The main entrance to the house has a covered porch, while a service entry leads to the kitchen. Utilities are placed in the basement, which provides ample space for storage and hobby activities as well.



SECOND FLOOR PLAN



FIRST FLOOR PLAN



The terrace behind the house is screened by the garage. It is reached by a door from the family room and provides a quiet area for outdoor living.



1458 sq. ft. — basement and garage
 1000 sq. ft. — living room floor
 800 sq. ft. — bedroom floor
 34,000 cu. ft. — over-all, including garage

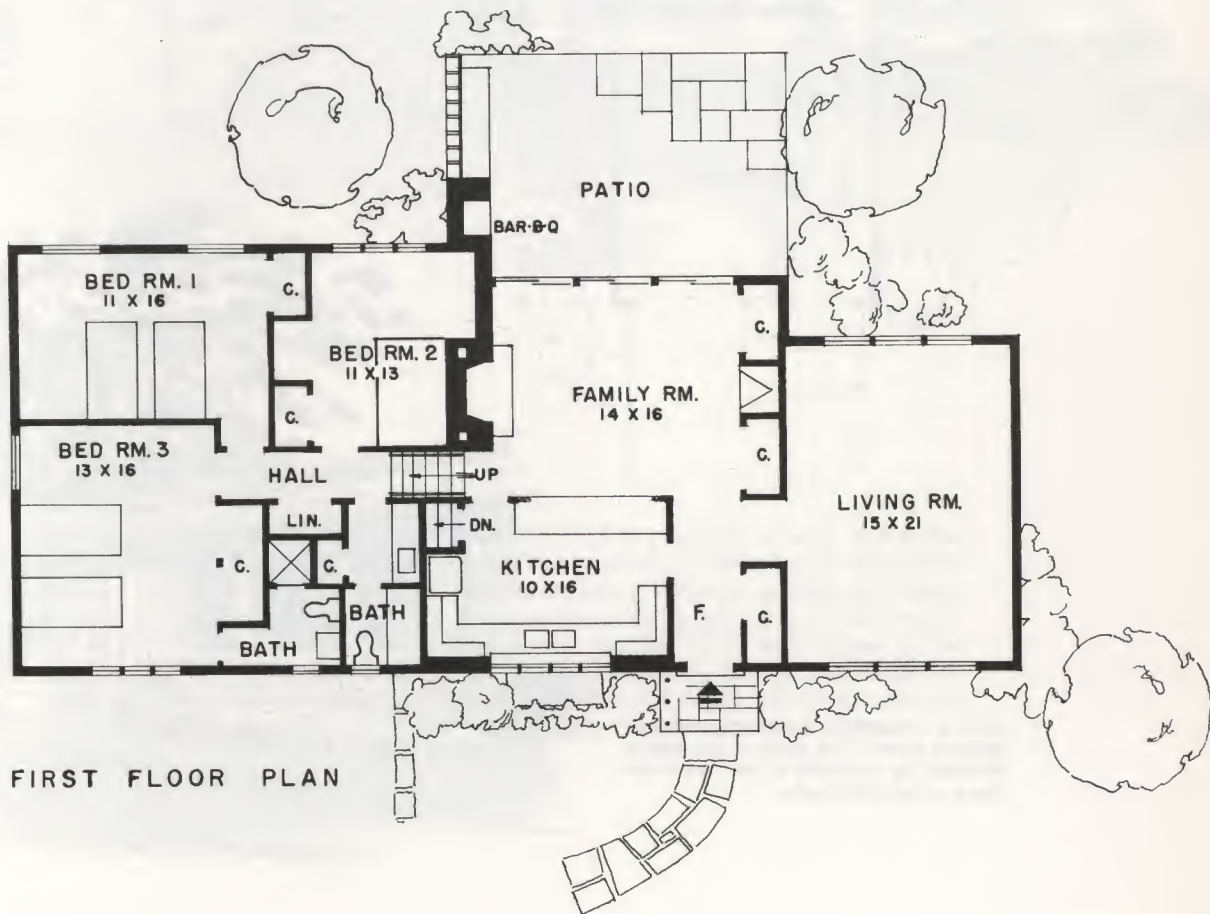
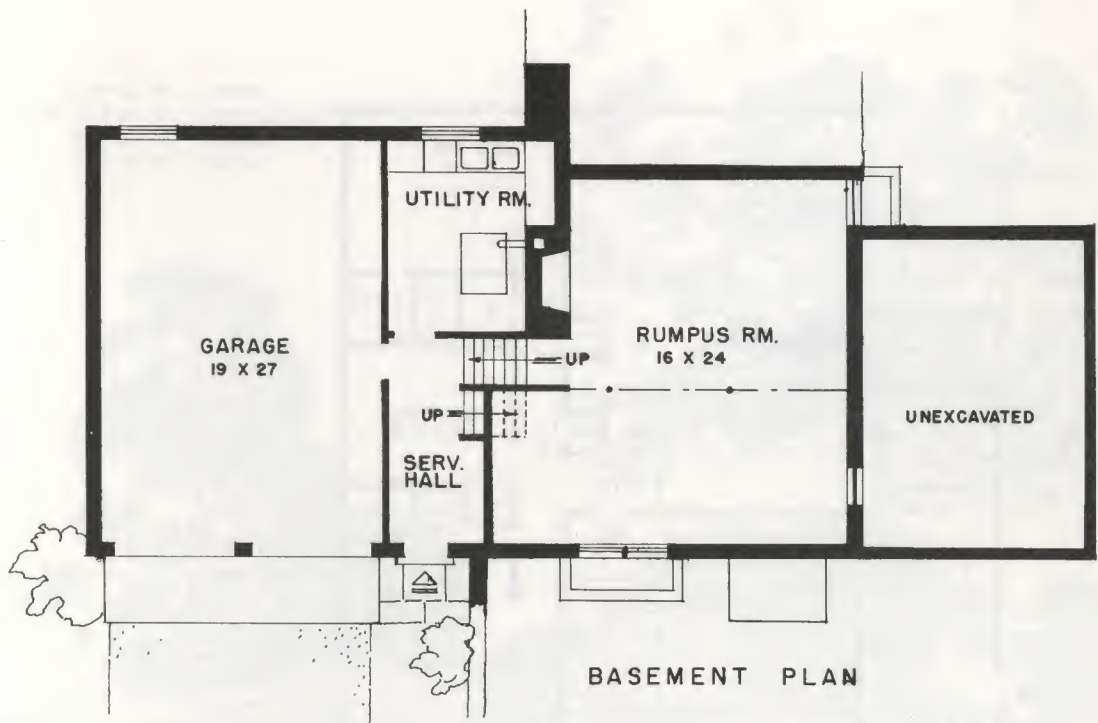
C-1

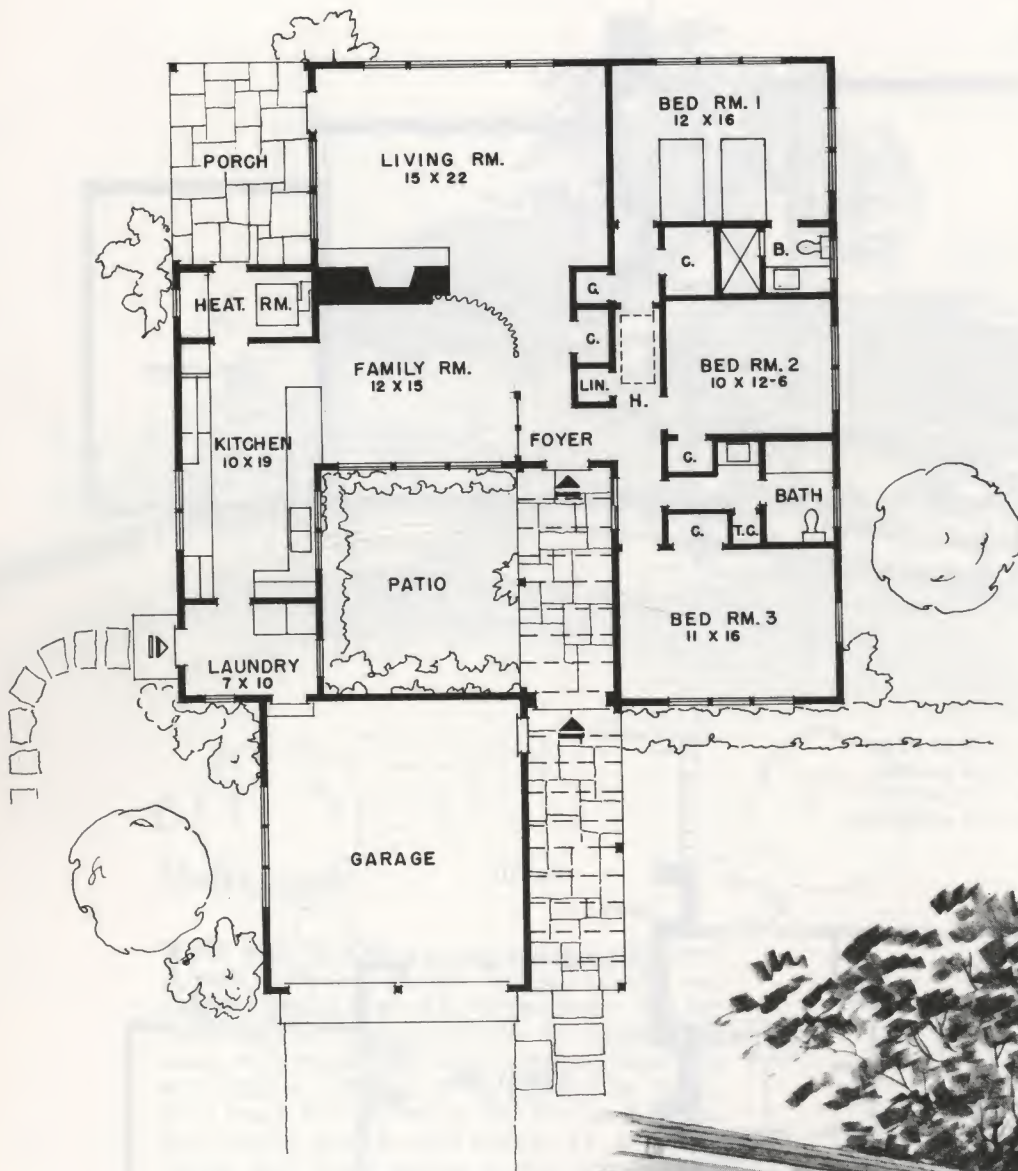
Redwood

THE REDWOOD is a very spacious split-level, with its two-car garage, utilities, laundry and rumpus room all located in the basement. The formal living room runs practically the depth of the house, with windows at both front and back. The large kitchen, situated at the front of the house, has a snack bar and opens into the family room. Here are the fireplace and built-in TV, as well as sliding glass doors leading to the patio with its charcoal grille for true outdoor living. On the upper level are the three good-sized bedrooms, with closets, and two baths. All in all, the REDWOOD is attractive, inside as well as out.



The secluded patio, just outside the family room, offers a charcoal barbecue to make outdoor picnicking fully pleasurable.





Here is a view of a section of the unique interior patio. This patio is completely shielded by elements of the house and has a covered entrance.



2030 sq. ft. — house
29,250 cu. ft. — over-all, exclusive of
440 sq. ft. — garage
396 sq. ft. — patio



C-2

Poplar

A CONTEMPORARY DESIGN, the POPLAR presents a very delightful feature—an interior patio completely surrounded by elements of the house. Yet the patio, though spacious, has been enclosed without making the house unduly broad! Indoors, the formal living room, with fireplace, is at the rear of the house, adjacent to the porch. A separate laundry room is in front of the kitchen, which adjoins the family room. The family room, in turn, overlooks the interior patio. To the right of the center foyer are the three bedrooms and two baths. The attic, though unfinished, is provided with disappearing stairs.



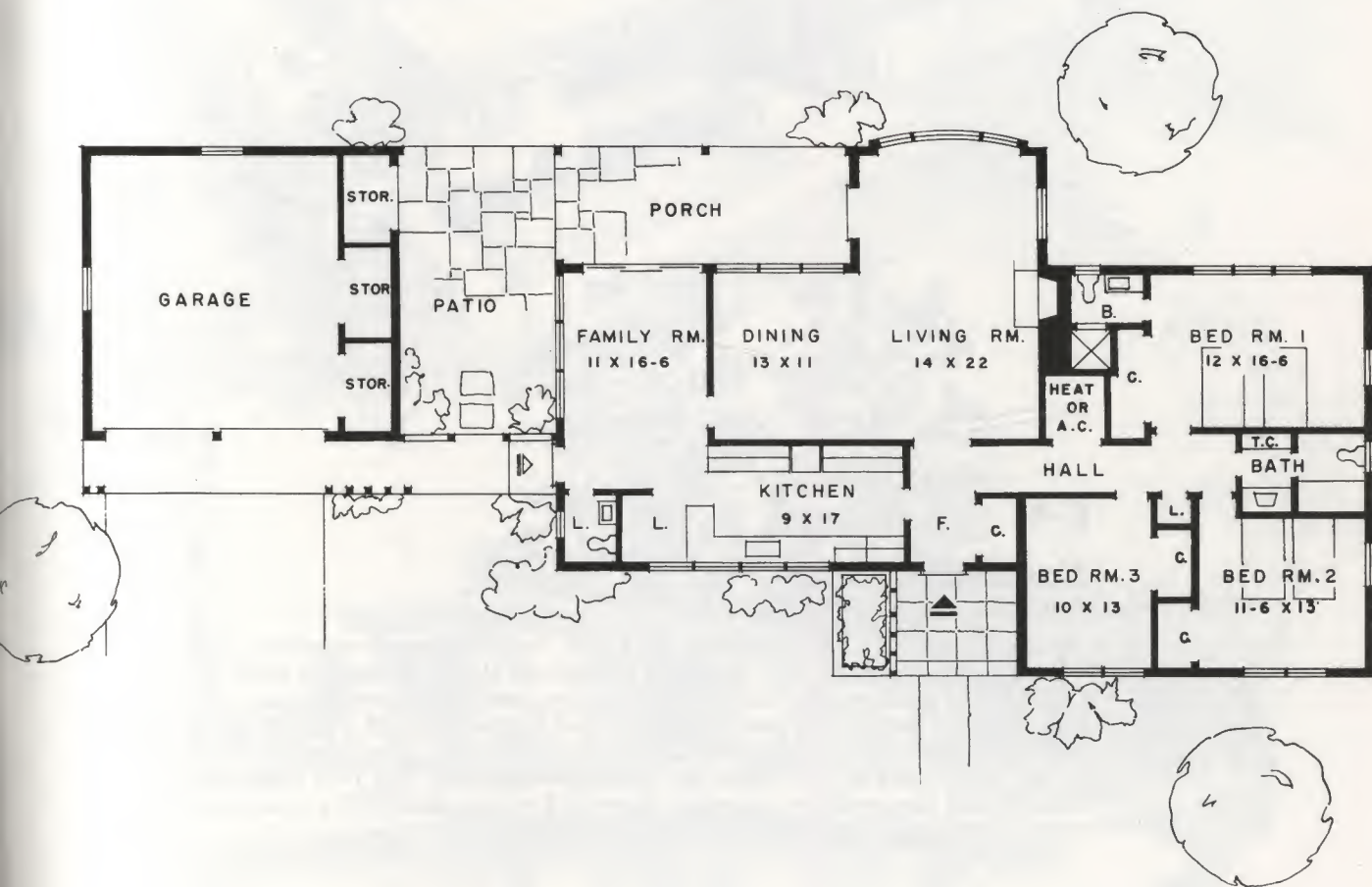
1839 sq. ft. — house
 22,100 cu. ft. — over-all, exclusive of
 540 sq. ft. — garage
 203 sq. ft. — porch
 276 sq. ft. — patio

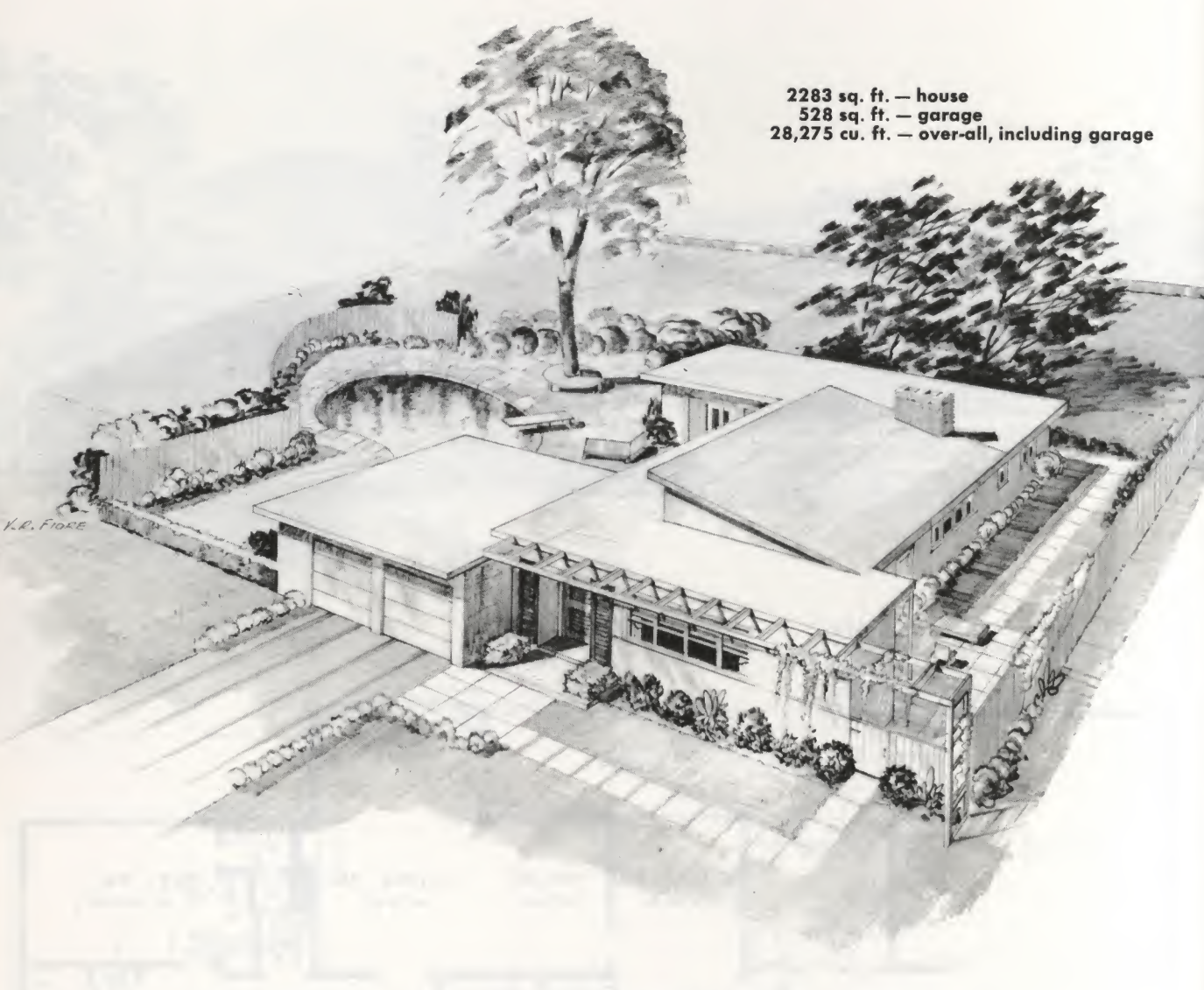
C-3

Spruce

THE SPRUCE is a large ranch house designed for privacy. Its family room, dining room and living room all face the rear. The central entrance foyer leads readily to all parts of the house. In addition, there is a service entrance. The kitchen offers dinette facilities, with an adjacent laundry and a nearby lavatory. The two-car garage shields the patio. Sliding glass doors lead from the family room to the arbored porch. A fireplace is located in the living room. For sleeping, the SPRUCE provides three bedrooms, with large closets, and two baths.

The rear porch, off the family room, and secluded patio extend an irresistible invitation, as well as integrating outdoors with indoors.





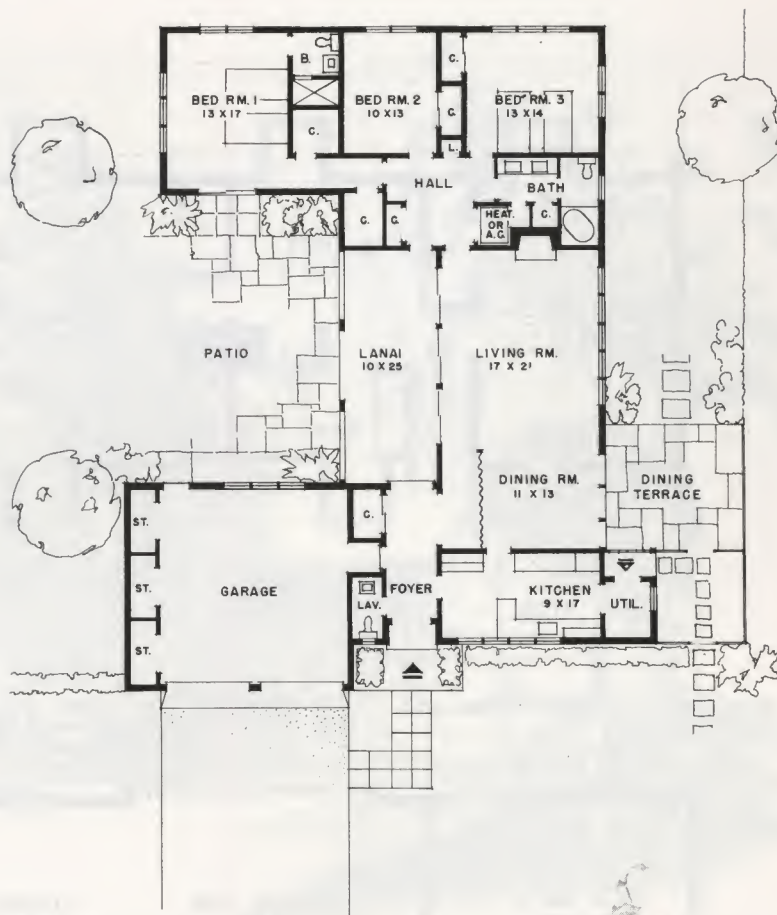
2283 sq. ft. — house
528 sq. ft. — garage
28,275 cu. ft. — over-all, including garage

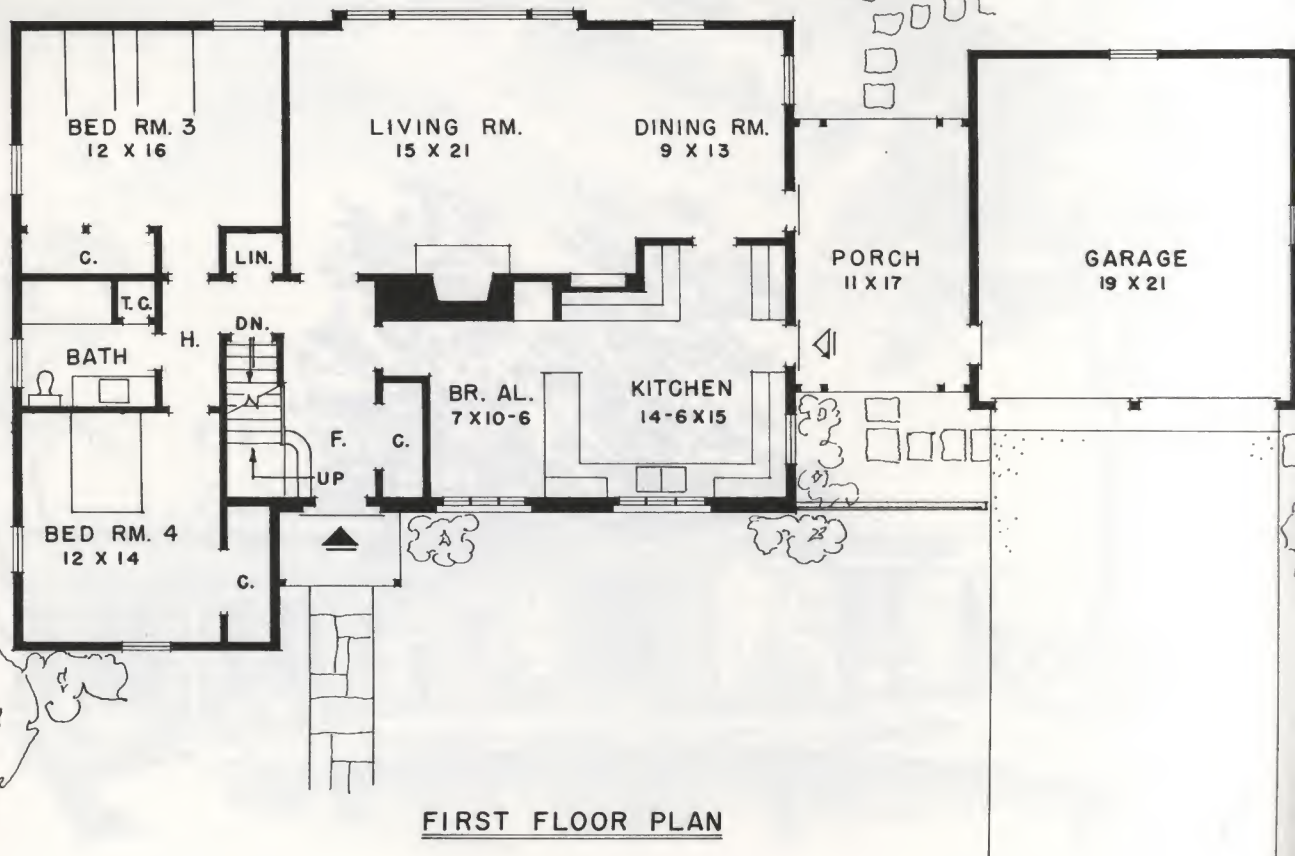
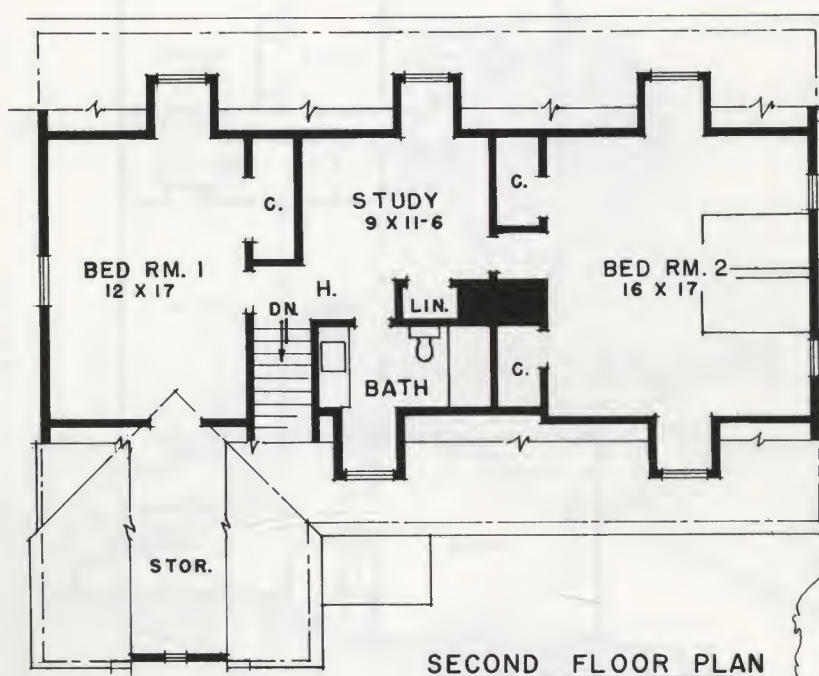
C-4

Calabash

A U-SHAPED PLAN, attractive shed roof, high clerestory windows, lanai and secluded patio, plus a dining terrace—all these combine to make the CALABASH an unusually livable and attractive contemporary ranch house. The main entrance foyer offers good circulation and is provided with a lavatory. The kitchen is large in size, with a breakfast alcove. Nearby, too, is the laundry alcove. In the other wing of the house are the three bedrooms and two baths. The CALABASH also provides generous closet and storage facilities, a convenient service entry and a large two-car garage.

The lanai—readily accessible from all areas of the house—looks out over a secluded patio and represents one of the features of the attractive ranch-style CALABASH.







C-5

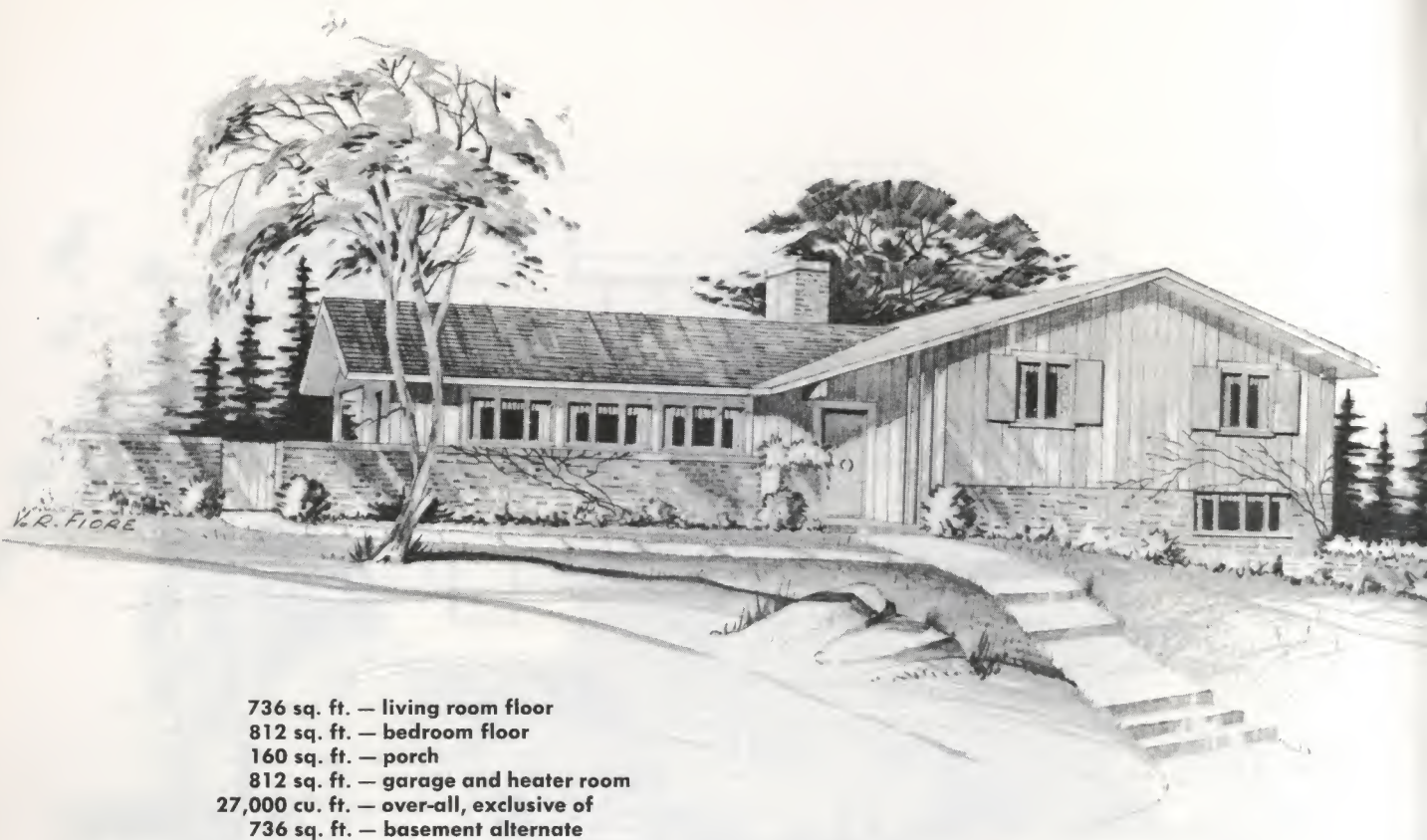
Linden

THE LINDEN is a broad, charmingly spacious two-story Cape Cod, with four bedrooms—two bedrooms and bath on the first floor plus two other bedrooms, another bath and a guest or sitting room on the second floor. The gracious living room, featuring a formal fireplace and picture window which overlooks the rear garden, is continuous with the dining alcove. The large kitchen has an adjacent breakfast alcove. There is a covered porch, accessible from the kitchen, which connects the house with the two-car garage. A full basement not only takes care of utilities but offers ample space for storage as well as for recreation and hobby activities. Dormer windows add an authentically attractive note to the exterior of this fine house.

1565 sq. ft. — basement
 1565 sq. ft. — first floor
 917 sq. ft. — second floor
 36,500 cu. ft. — over-all, exclusive of
 399 sq. ft. — garage
 187 sq. ft. — porch



The fireplace in the living room of the LINDEN, highlighted with wood paneling, forms a natural center of interest in the decorating scheme.

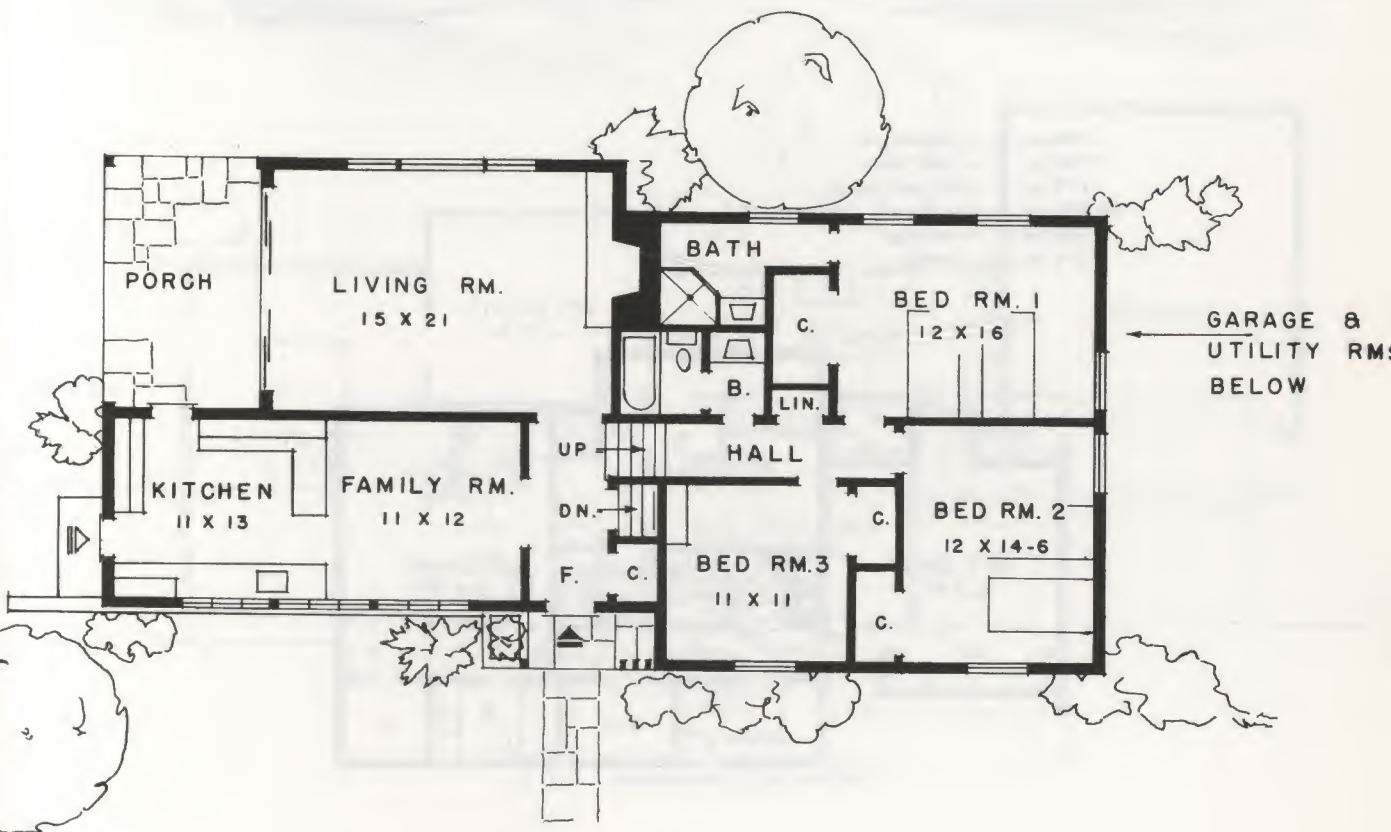


C-6

Hemlock

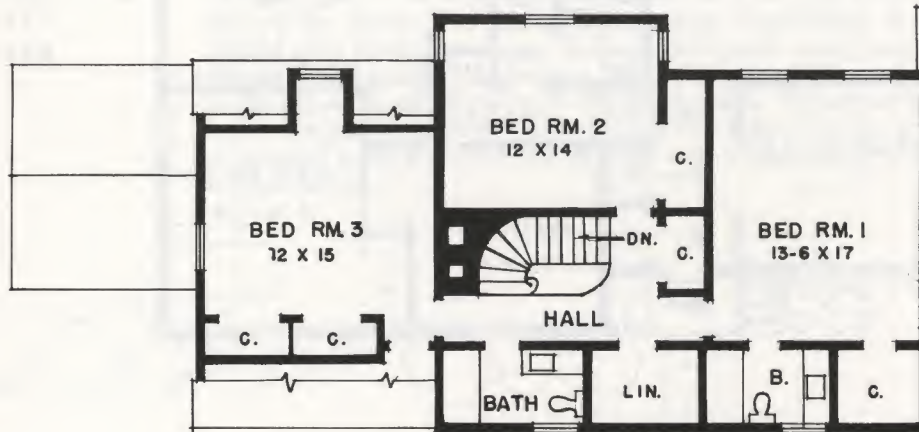
THE HEMLOCK is a de luxe split level. A center entrance foyer permits easy traffic flow to all areas of the house and sets the note of hospitality characteristic of the house. The formal living room, overlooking the rear garden, has sliding glass doors opening to the secluded porch which may serve for summer dining or for quiet conversation. The up-to-date kitchen, located at the front of the house, is continuous with the family room. The upper level provides three bedrooms, each with its own closet, and two baths. Garage and heater room are on ground level. The exterior, of brick and wood siding, is especially pleasing in appearance.

The kitchen-family room indicates the many plusses which the HEMLOCK offers to pleasant living. Notice the peninsula with hood, the louvered doors, the ample cabinet space and counter surface, the wall oven and the broad windows in this area.





820 sq. ft. — basement
 1232 sq. ft. — first floor
 1172 sq. ft. — second floor
 34,200 cu. ft. — over-all, exclusive of
 440 sq. ft. — garage
 174 sq. ft. — porch

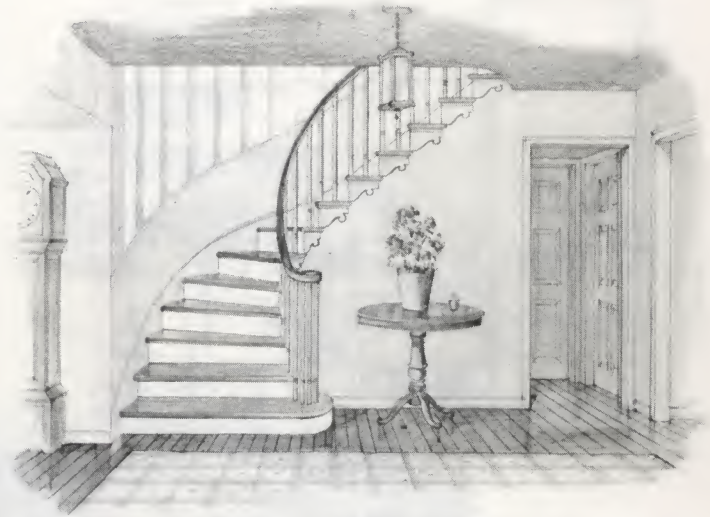


SECOND FLOOR PLAN

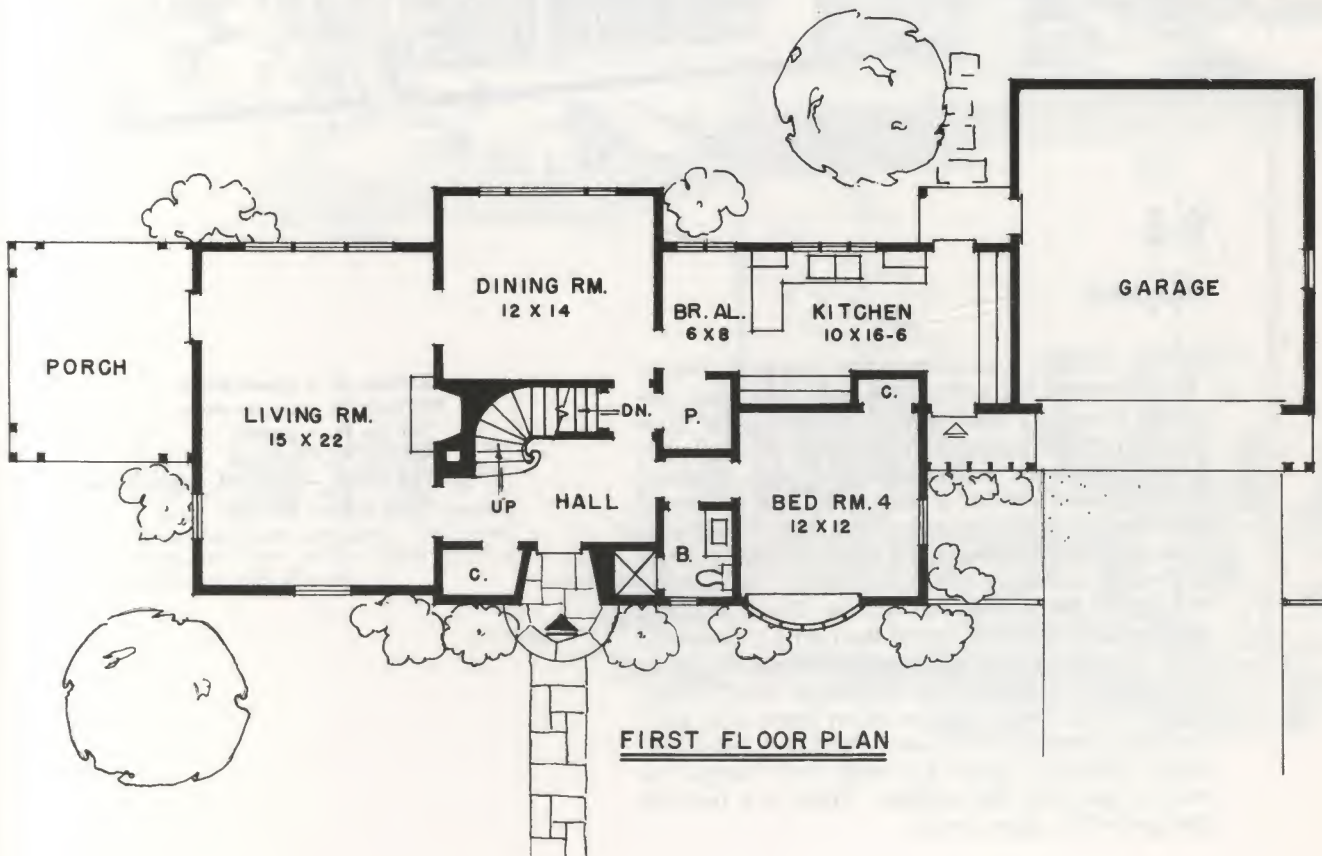
D-1

Holly

A TWO-STORY Colonial design. You enter the HOLLY by way of a recessed entrance into a gracious hall which features a beautiful curved staircase to the second floor. The living room, which runs the depth of the house, has a fireplace and provides passage to the secluded porch. The formal dining room and breakfast alcove both face the rear garden as does the spacious kitchen which is equipped with a pantry. Also on this floor are a bath and bedroom or study. This room has an attractive bow window. Upstairs there are three generous bedrooms and two baths, with an abundance of walk-in closets. The basement and two-car garage provide added facilities for storage, recreation and hobby activities.



The curved stairway in the entrance foyer keynotes the gracious beauty of this appealing Colonial house.



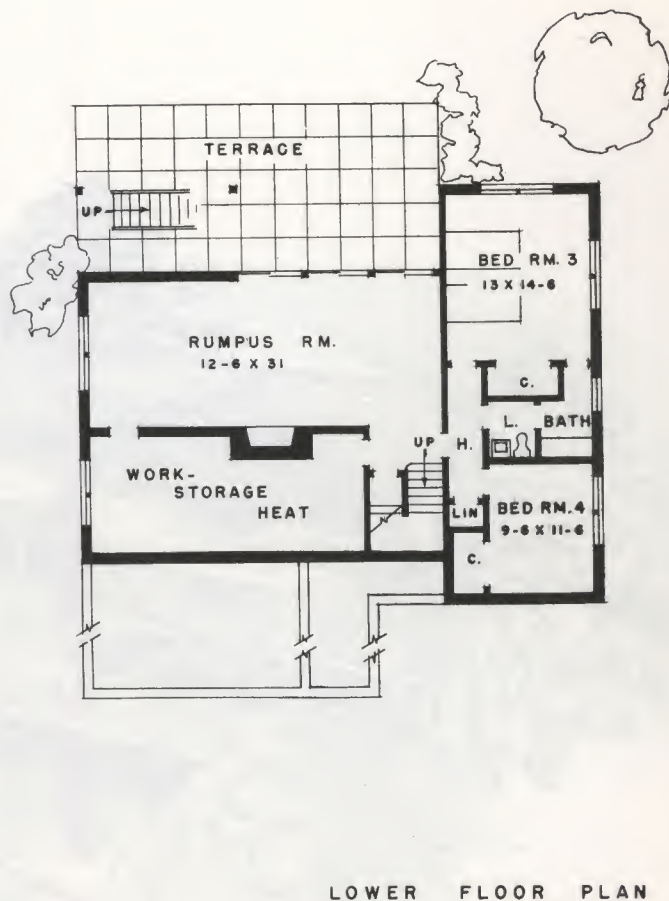
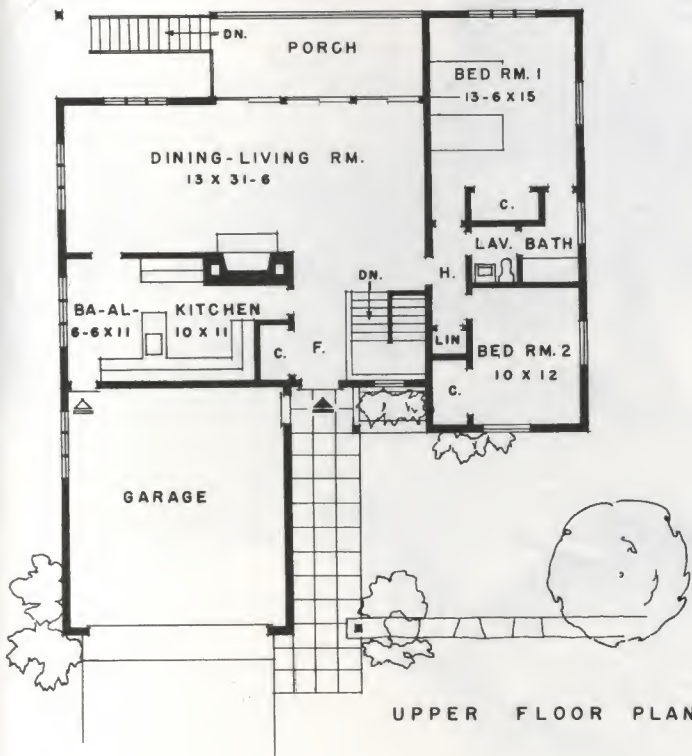


D-2

Aspen

THE ASPEN, a contemporary two-story house, is designed for a sloping locale. The main entrance leads to a central foyer on the upper floor from which an attractive stair leads to the lower level. The upper floor contains a large kitchen, with breakfast alcove, as well as the spacious combination living-dining room. This room has a large glass area with sliding glass doors opening to the unique second story porch or balcony. Stairs from this porch descend to the terrace. There are also two bedrooms on the upper floor with a two-way bath. Two more bedrooms, also with another two-way bath, are located on the lower level, along with an extra-large rumpus room fitted with sliding glass doors to the terrace. The lower level provides additional space for work and storage, as well as space for the utilities. There is a two-car garage on the upper level.

1352 sq. ft. — lower story
 1352 sq. ft. — upper story
 139 sq. ft. — porch
 450 sq. ft. — terrace
 32,144 cu. ft. — over-all, exclusive of
 440 sq. ft. — garage



A view of the front entrance of the ASPEN — actually on the second story — yet at ground level owing to the sloping lot for which this unusual house has been designed. The broad horizontal lines of the house allow it to merge with the site.





D-3

Arrowwood

THE ARROWWOOD — a contemporary split-level — offers an unusually attractive shape as well as a host of other features — a lanai, a massive stone fireplace wall, an upper terrace with a charcoal Bar-B-Q, a secluded recreation area and a rumpus room. You enter the ARROWWOOD by way of a covered entrance. Near the entrance foyer is a powder room. To the left is the spacious, open-planned living room which looks out on the upper terrace. Next to it is the dining area which leads by way of steps to the lanai. The adjacent kitchen is large and provides laundry facilities. Bordering the lanai are four generous bedrooms, well supplied with closets, and two baths. An accordion-type fabric divider separates two of the bedrooms. A two-car garage, rumpus room, lavatory and space for hobby activities are found in the basement.

1181 sq. ft. — basement, including garage,
heater and rumpus room

1085 sq. ft. — living room floor

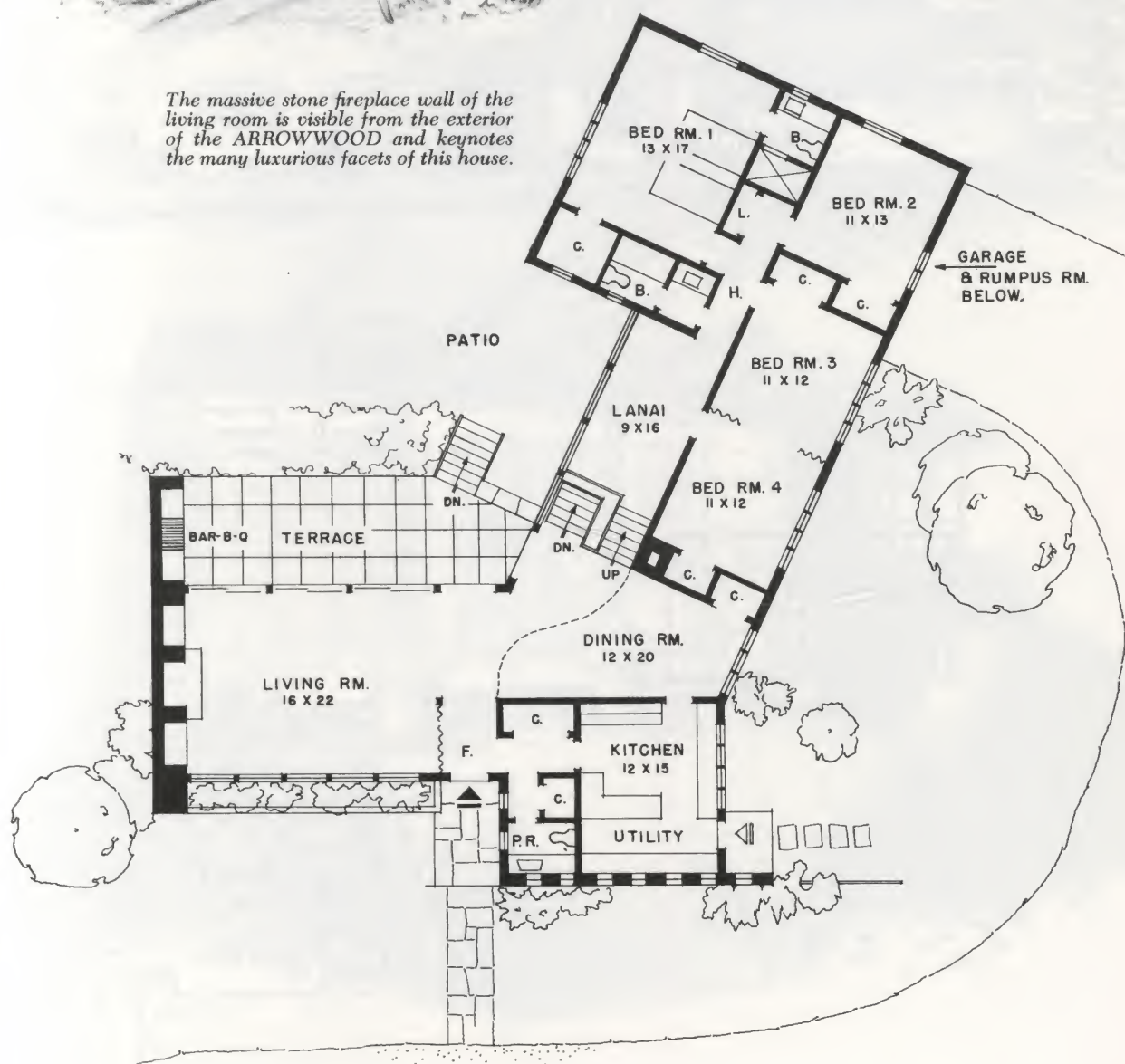
1181 sq. ft. — bedroom floor

37,821 cu. ft. — over-all

285 sq. ft. — upper terrace

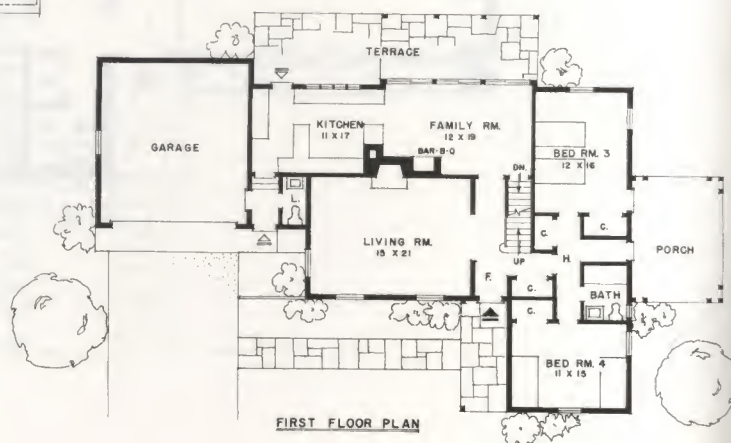
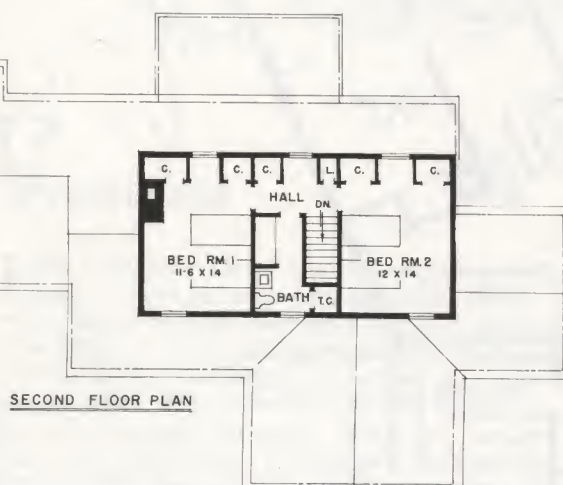


The massive stone fireplace wall of the living room is visible from the exterior of the ARROWWOOD and keynotes the many luxurious facets of this house.





1176 sq. ft. — basement
 1560 sq. ft. — first floor
 660 sq. ft. — second floor
 30,600 cu. ft. — over-all, exclusive of
 440 sq. ft. — garage
 300 sq. ft. — terrace
 190 sq. ft. — porch

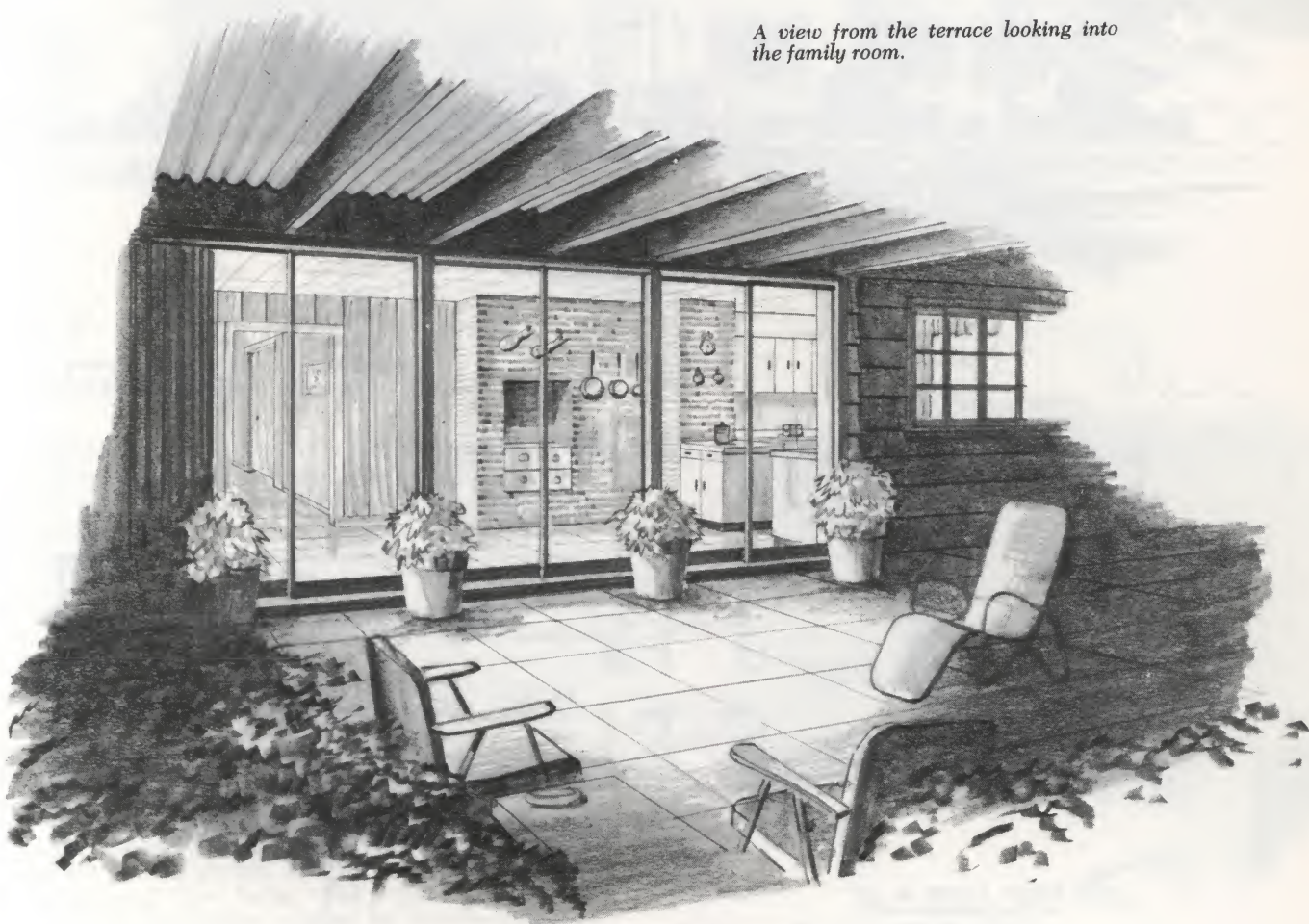


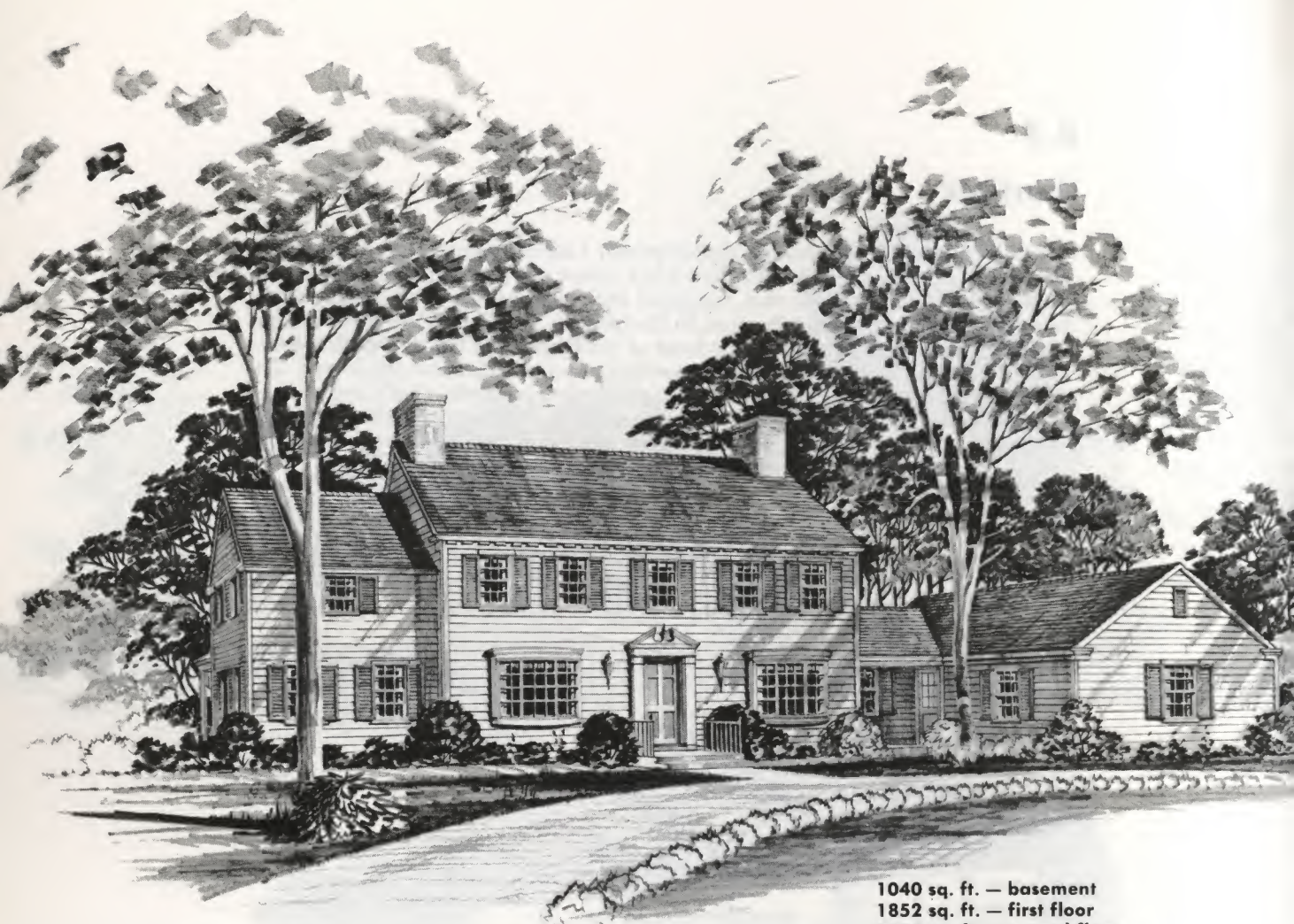
D-4

Juniper

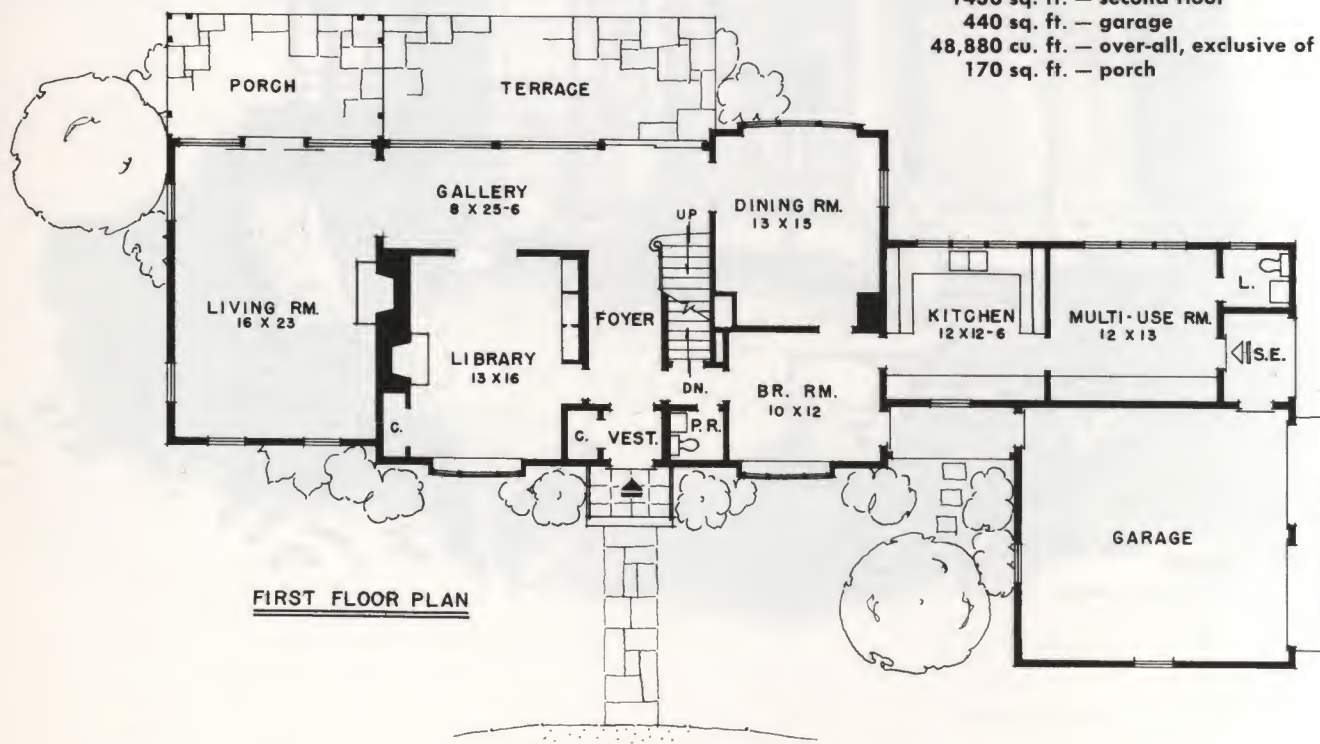
THE JUNIPER is a charming contemporary Colonial house, with a dignified exterior appearance. The first floor has a center entrance foyer leading to the spacious family room at the rear, equipped with charcoal Bar B-Q. Sliding glass doors lead out from the family room to the terrace. The formal living room is to the left of the entrance foyer, at the front of the house, and has a large fireplace. The kitchen, at the rear, has laundry facilities and an attractive brick wall. To the right of the foyer on the first floor are two bedrooms, with a bath and a lavatory. These rooms are adjacent to the covered porch. Upstairs are two additional bedrooms and another bath. The JUNIPER has a full basement inviting hobby activities, a two-car garage and an ample supply of closets.

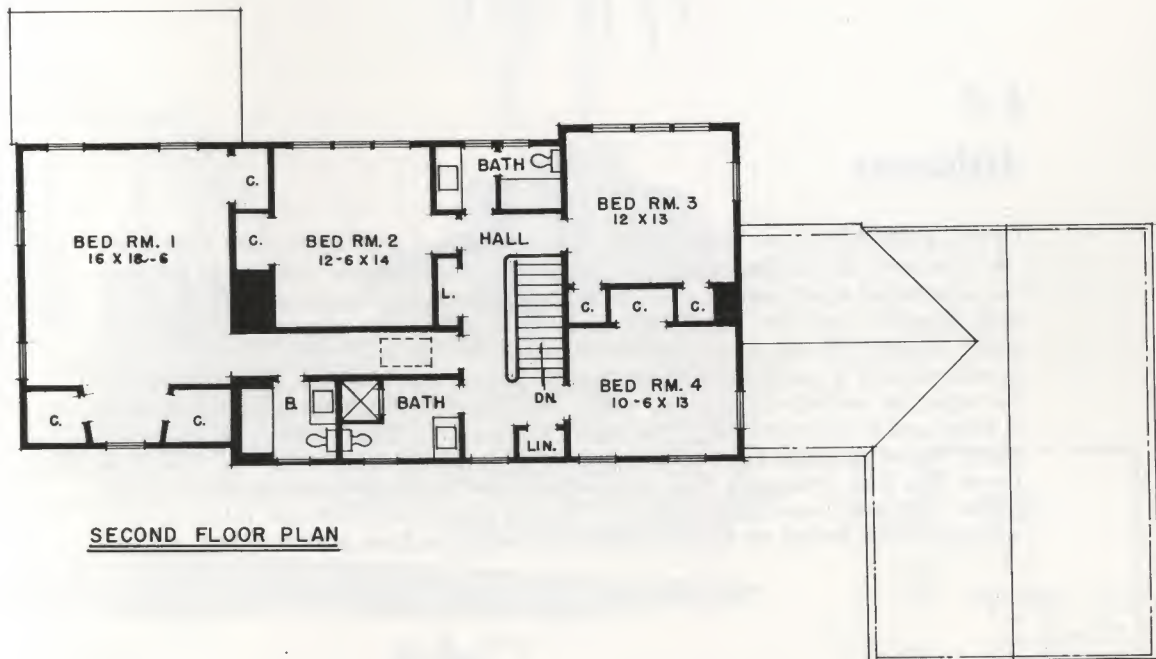
A view from the terrace looking into the family room.





1040 sq. ft. — basement
 1852 sq. ft. — first floor
 1436 sq. ft. — second floor
 440 sq. ft. — garage
 48,880 cu. ft. — over-all, exclusive of
 170 sq. ft. — porch



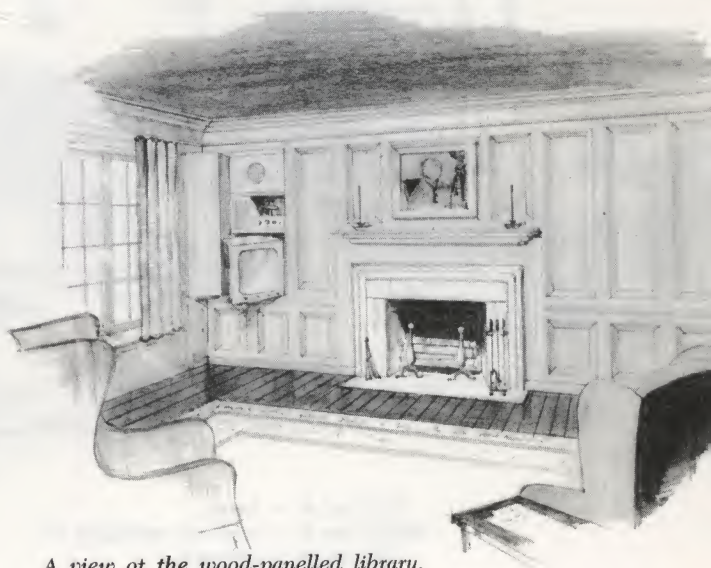


SECOND FLOOR PLAN

E-1

Hawthorn

THE HAWTHORN is a stately two-story New England Colonial with a serene and dignified air and all the appointments of good living. The center entrance and vestibule lead to a magnificent foyer and gallery and a charming staircase. The formal library, to the left of the foyer, has a fireplace, built-in TV and bookcases. The gracious formal dining room is provided with a bow window which overlooks the garden at the rear. The long gallery has sliding glass doors leading to the terrace. The spacious living room also has a fireplace and sliding glass doors opening to the porch. The large kitchen is adjacent to the multi-purpose room which would make an ideal "keeping" room for family mementoes. There is a breakfast room and lavatory as well as a powder room on the first floor. On the second floor are four generous bedrooms and three baths, with a spacious stair hall. The two-car garage adjoins the service entrance.



A view of the wood-panelled library, with formal fireplace and built-in TV.

E-2

Hibiscus

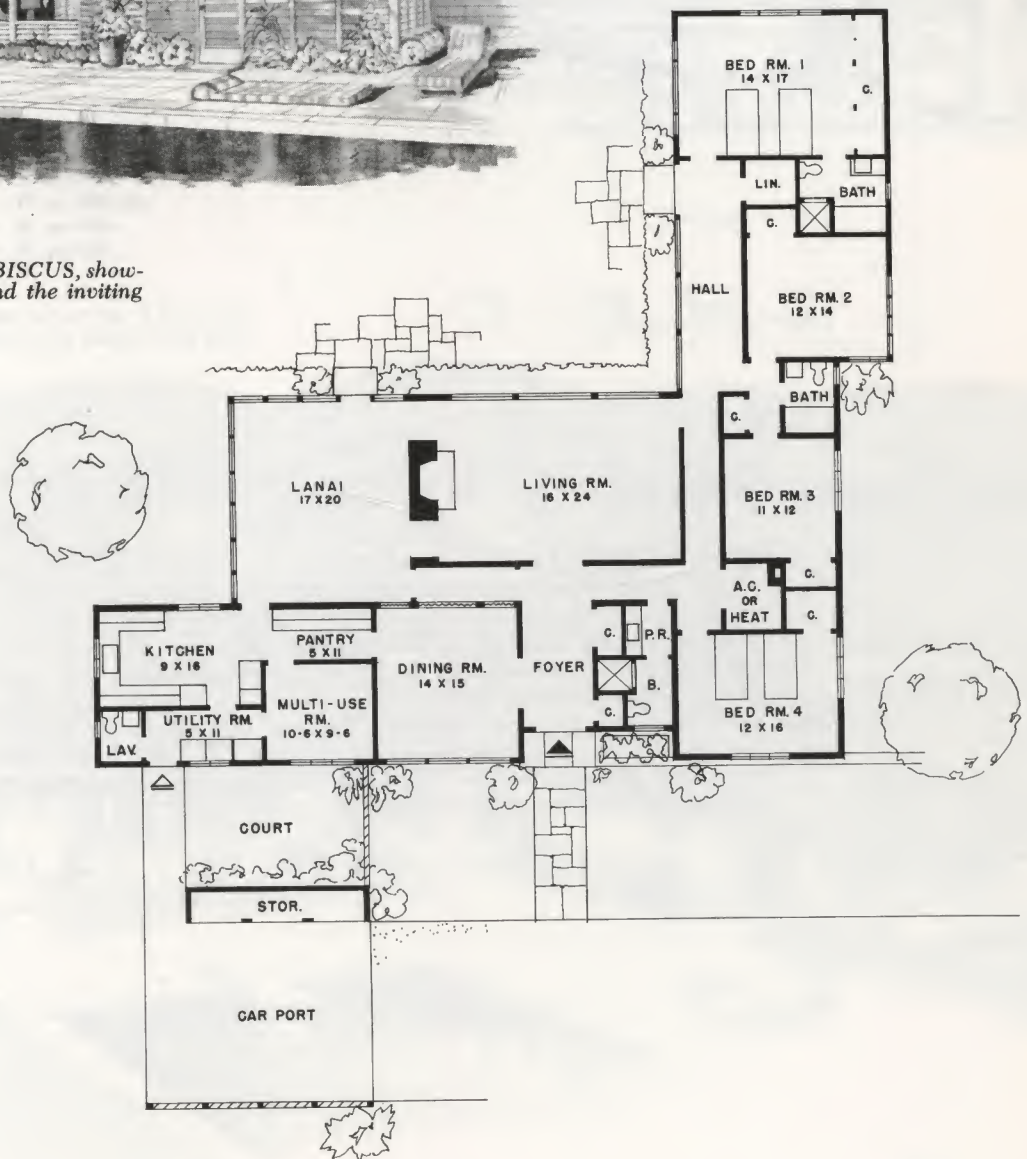
THE HIBISCUS has been designed to resemble (with up-to-date amenities, of course) the hacienda of an early Southwest land baron. Among its features are a secluded court, a lanai, a multi-purpose room, a spacious formal living room with fireplace and four good-sized bedrooms. The large entrance foyer is centrally located, giving ready access to every area of the house. The kitchen is provided with a pantry as well as with a convenient lavatory. It is adjacent to the separate multi-purpose room and to the formal dining room. The living room is large and is intended for formal entertainment. Informal entertainment takes place in the spacious lanai which is accessible to the kitchen, living room and foyer. The four bedrooms have good-sized closets and walk-ins as well as three baths. The court is secluded in part by the car port. Altogether, the HIBISCUS is a house which brings up to date the lovely hacienda from which it derives.



3173 sq. ft. — house
38,076 cu. ft. — over-all, exclusive of
806 sq. ft. — car port
214 sq. ft. — court



A view of the rear of HIBISCUS, showing the lanai, terrace and the inviting pool.



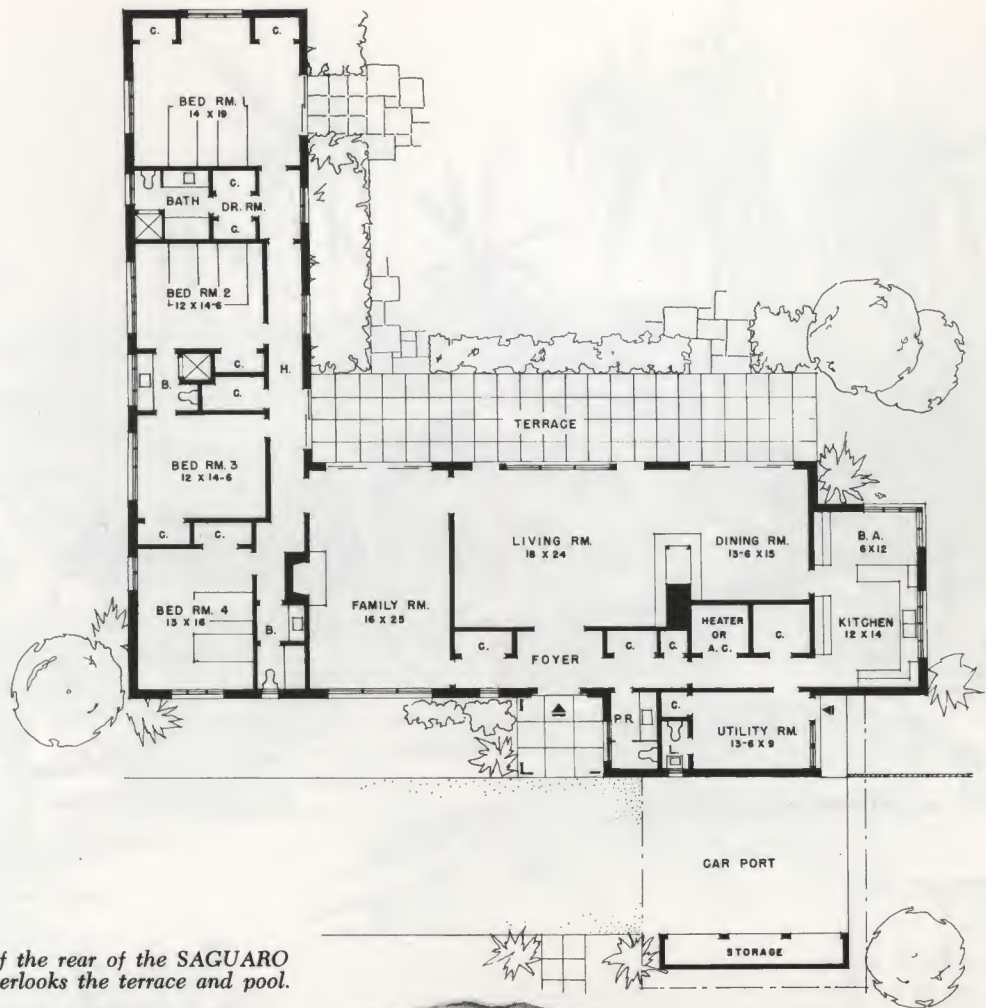


3706 sq. ft. — house
46,000 cu. ft. — over-all, exclusive of
484 sq. ft. — car port
580 sq. ft. — terrace

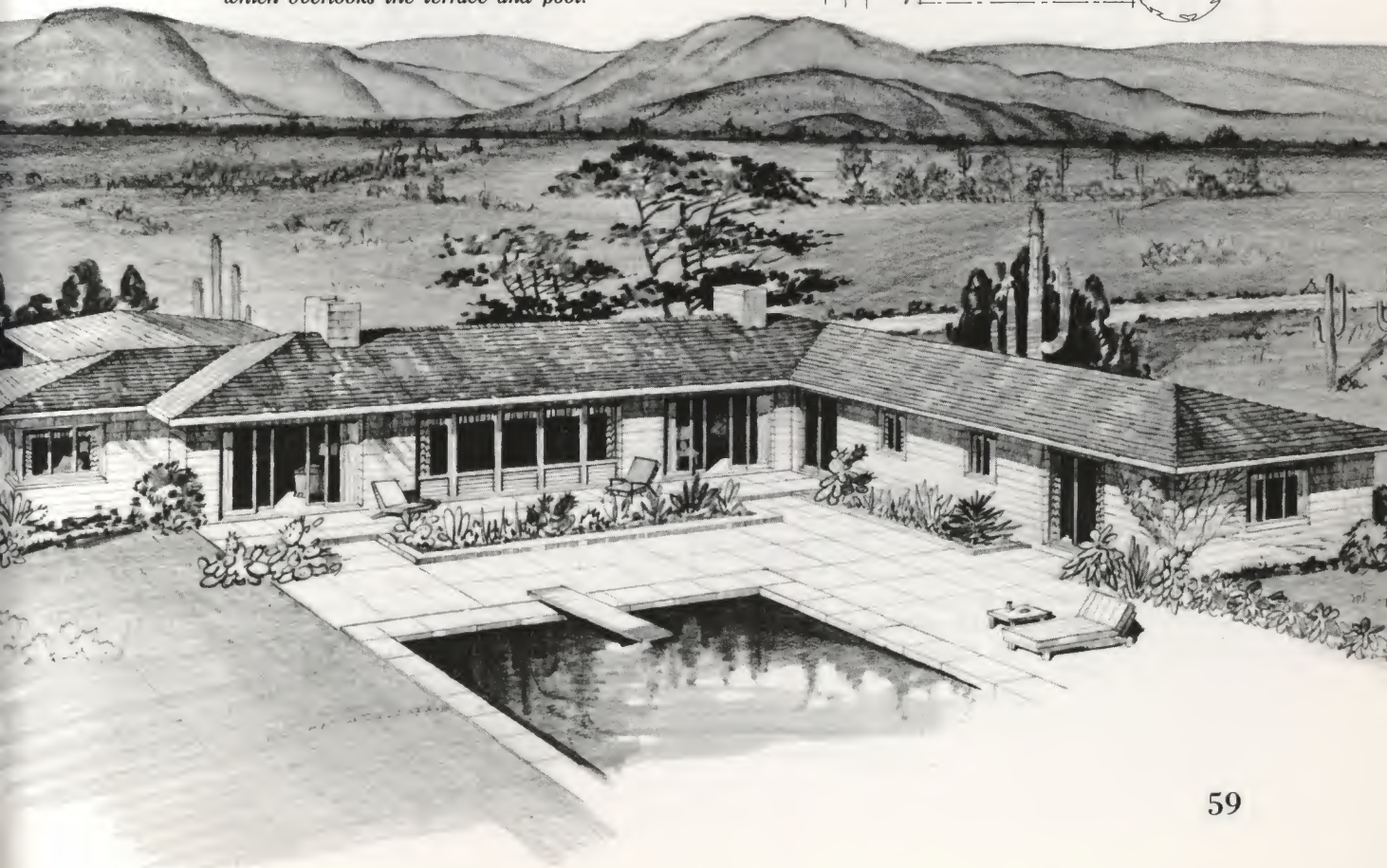
E-3

Saguaro

THE SAGUARO is another sumptuous one-story ranch, with broad sweeping low lines. Metal grillework decorates the entranceway to this house. The center entrance foyer, within, is adjacent to a powder room. The spacious living room and dining room are separated from each other by a massive "see through" fireplace. Sliding glass doors in the dining room lead to the large outdoor terrace. The casual family room is also large, with a fireplace of its own. The kitchen has a breakfast alcove as well as a pantry. The nearby utility room contains a lavatory. There are four generous bedrooms and three baths. The master bedroom not only has its own bath but has a private dressing room. Closet and walk-in facilities assure ample storage space.

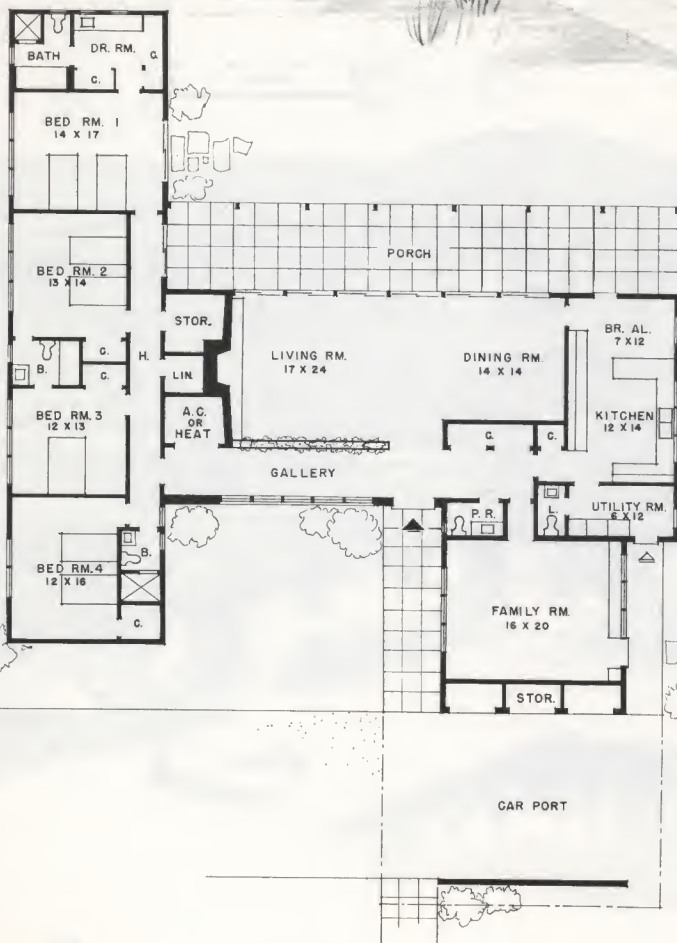


A view of the rear of the SAGUARO which overlooks the terrace and pool.





From the car port, a covered walk leads to the front entrance of the attractive YUCCA, a ranch-style contemporary house incorporating the highly desirable features of Southwestern design.



3450 sq. ft. — house
41,500 cu. ft. — over-all, exclusive of
450 sq. ft. — car port
590 sq. ft. — porch



The rear porch of the YUCCA is a feature adopted from the architecture of the Southwest. Shielded by its roof and part of the bedroom wing, it offers a cool and quiet refuge.

E-4

Yucca

THE YUCCA is a spacious one-story ranch, with a covered porch, characteristic of the architecture of the Southwest, running the full length of the house at the rear. A covered walk connects the large car port with the front entrance. The entrance opens into a broad gallery which permits easy access to all parts of the house. An interesting planter separates the gallery from the living room. A massive brick wall with a gleaming copper-hooded fireplace is the center of attraction in the living room and underscores the sweep of space in this room and in the dining room. Sliding glass doors open up from these rooms to the broad covered porch in the rear. To the right of the dining room are the kitchen and breakfast alcove. The family room nearby is secluded for informal living. There are also a powder room and a lavatory convenient to this area. The sleeping area on the far left consists of four bedrooms and three baths, the master bedroom being provided with a separate bath and dressing room. The YUCCA offers generous closet space as befits a house of its imposing scale.



Questions and Answers

ABOUT THE EQUITABLE SOCIETY

"ASSURED HOME OWNERSHIP" PLAN

1 What is THE EQUITABLE "ASSURED HOME OWNERSHIP" Plan?

A better way of paying off a mortgage through low, monthly installments that also takes into consideration the hazards facing the borrower, such as death, and temporary adversities that threaten home ownership.

2 What kind of homes are eligible for EQUITABLE "ASSURED HOME OWNERSHIP" loans?

Modern one-family, owner-occupied homes in selected communities.

3 What is the minimum and maximum loan?

THE EQUITABLE SOCIETY will loan not less than \$2,600 nor more than \$35,000, with maximums for various localities.

4 What are the repayment periods for "ASSURED HOME OWNERSHIP" loans?

They vary from a minimum of 10 years to a maximum of 30 years.

5 Does an "ASSURED HOME OWNERSHIP" loan prevent the owner from selling?

No. There are flexible arrangements which permit a ready sale if desired.

6 Does THE EQUITABLE SOCIETY charge any fee or bonus to make or service these loans?

No.

7 What is meant by closing expenses?

When a mortgage loan is placed there are miscellaneous expenses in connection with the appraisal, survey, title search or title policy, public recording, mortgage tax, construction inspections, etc., which are paid by the borrower. THE EQUITABLE SOCIETY is able to keep some of the closing costs low by virtue of its efficient nationwide organization.

8 How are payments made under the "ASSURED HOME OWNERSHIP" Plan?

Payments are made in monthly installments like rent. The same amount is paid each month until the loan is repaid. This monthly payment provides for the insurance feature, interest on the loan and amortization sufficient to pay off the indebtedness in the scheduled time.

9 What can a borrower do if he meets with a financial emergency that threatens his ownership of his home?

After the second year he can borrow against the Cash Value of the insurance, one of several important protective features of the Plan, to help carry his mortgage payments for a temporary period in case of a financial emergency. The amount of the Cash Value increases each year after the second year.

10 What happens if the borrower should die during the loan period?

The unpaid balance of the mortgage is immediately cancelled, providing a home free and clear for his family. In addition, an amount which can equal all payments made on the mortgage principal up to the time of death is returned to his family in cash.*

11 How does the Family Income provision work in connection with the "ASSURED HOME OWNERSHIP" Plan?

Under the EQUITABLE's 100 Series Policies, you may, if you wish, add to the plan the new Family Income provision to give your widow and children a monthly income for a specified period of years.

** Assuming that the insured has not borrowed against the cash value of the insurance.*

12 Does the "ASSURED HOME OWNERSHIP" Plan pay life insurance dividends *to the borrower*?

Yes. THE EQUITABLE SOCIETY operates on a mutual plan, paying dividends as earned, on the insurance each year, beginning with the second year, so as to give the benefit of savings in cost. These dividends may be used in a number of different ways. For example, they may be taken in cash, applied toward reducing the loan principal in addition to the normal monthly reductions of principal, or they may be left to accumulate with interest.

13 Is it true that after a borrower has completed his payments under the "ASSURED HOME OWNERSHIP" Plan, not only is his home free and clear, but there is a Cash Value in the Plan that he may withdraw?*

Yes. The Cash Value available is substantial. In lieu of withdrawing the Cash Value, the borrower may continue the insurance feature of the Plan, or arrange for a monthly annuity either immediately or at a later age for a larger amount, or take advantage of several other valuable options.

14 May a borrower pay off part or all the mortgage ahead of schedule?

Yes. He may make an advance payment up to 20% of the original amount of the loan in any year, beginning with the second year and unlimited prepayment at the end of the fifth year. Complete prepayment may be arranged in any year beginning with the second year, by payment of a small charge on the sum prepaid over and above what is permitted without such charge.

15 Can the mortgage payment period be shortened without making any extra payments?

Yes, by applying the Cash Value when it is sufficient to pay off the remaining principal of the mortgage. This period may even be further shortened if dividends are applied to reduce the principal of the mortgage. The dividends may be applied to reduce the principal as the dividends are apportioned or they may be left to accumulate to such time as the amount of the accumulated dividends plus the Cash Value equals the remaining principal balance of the mortgage.

16 Why is the "ASSURED HOME OWNERSHIP" Plan so economical?

Because the interest is charged on an amortized basis, with interest payments reducing monthly. Every month a little less of the borrower's total monthly payment is allocated to interest, making it possible to credit a little more to the reduction of principal.

17 Can construction loans be arranged through the "ASSURED HOME OWNERSHIP" Plan?

In certain sections of the country, THE EQUITABLE SOCIETY is prepared to make construction payments to the builder as construction progresses.

18 Can a mortgage-financing commitment be arranged prior to the start of building a home?

Yes, THE EQUITABLE SOCIETY will appraise your proposed home from plans and specifications and, if satisfactory, give a letter of commitment agreeing to make a loan upon its completion, thus securing your temporary financing.

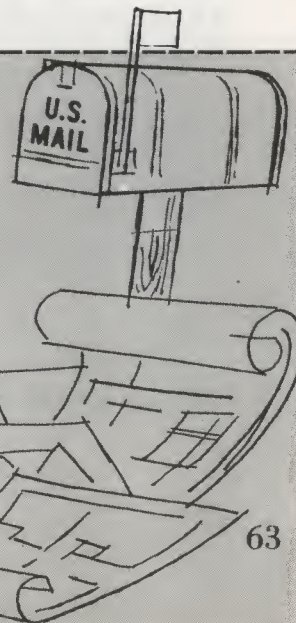
19 If I wish to build, buy or modernize with the aid of the "ASSURED HOME OWNERSHIP" Plan, how do I go about it?

Get in touch with your local representative of THE EQUITABLE SOCIETY or write to the Residential Mortgage Department, THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES, New York, N. Y.

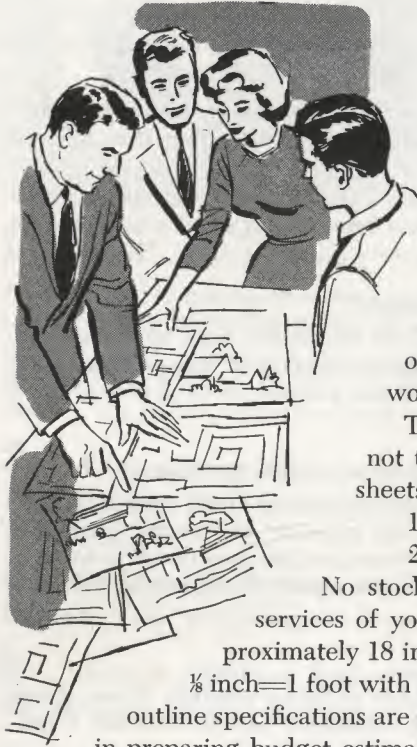
**Assuming that the insured has not borrowed against the cash value of the insurance.*

**How Can I Obtain Enlarged Work Sheets
For The Houses Shown In This Book?**

The architects have prepared enlarged work sheets for each house suitable for owner, architect or builder use. There is an order form on the reverse of this page for your convenience.



How to Order and Use Work Sheets for these Houses



These 25 house designs have been prepared exclusively for the **EQUITABLE LIFE ASSURANCE SOCIETY**. They can serve you well in helping you to select a house best suited to your present and future needs.

As an added service to those planning to build a new house, the architects, Chapman, Evans and Delehanty, have prepared enlarged work sheets for each house. These work sheets, suitable for owner, architect and builder use, may be purchased for \$2.00 each by writing to—**HOME PLANNERS DIGEST INC.**, P.O. BOX No. 83, **BOWLING GREEN STATION**, New York 4, N. Y. The order form at the bottom of this page is for your convenience in ordering one or more of these work sheets.

The work sheets which are available to prospective home builders, are not to be confused with working drawings and specifications. These work sheets are designed to serve two and only two preliminary purposes:

1. Data for estimating.
2. Guide for advanced planning.

No stock plan can ever become an adequate substitute for the professional services of your own architect. The work sheet is a single blueprint measuring approximately 18 inches by 24 inches and contains floor plans and elevations at a scale of $\frac{1}{8}$ inch=1 foot with general over all dimensions of rooms and building. Essential details and outline specifications are given also for the purpose mentioned above. They will serve as a guide in preparing budget estimates, and acquainting your architect and the contractor you select with your general requirements. Your architect will prepare complete working drawings and specifications incorporating your exact needs and requirements. Your architect's drawings should be made to conform to the requirements of all codes and all building sites.

When ordering these work sheets please print your name and address clearly. Check off the plan or plans that you wish and enclose \$2.00 for each plan.



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- ☐ B5 Laurel
- ☐ B6 Birch
- ☐ B7 Elm

- ☐ B8 Willow
- ☐ C1 Redwood
- ☐ C2 Poplar
- ☐ C3 Spruce
- ☐ C4 Calabash

- ☐ C5 Linden
- ☐ C6 Hemlock
- ☐ D1 Holly
- ☐ D2 Aspen
- ☐ D3 Arrowwood

- ☐ D4 Juniper
- ☐ E1 Hawthorn
- ☐ E2 Hibiscus
- ☐ E3 Saguario
- ☐ E4 Yucca

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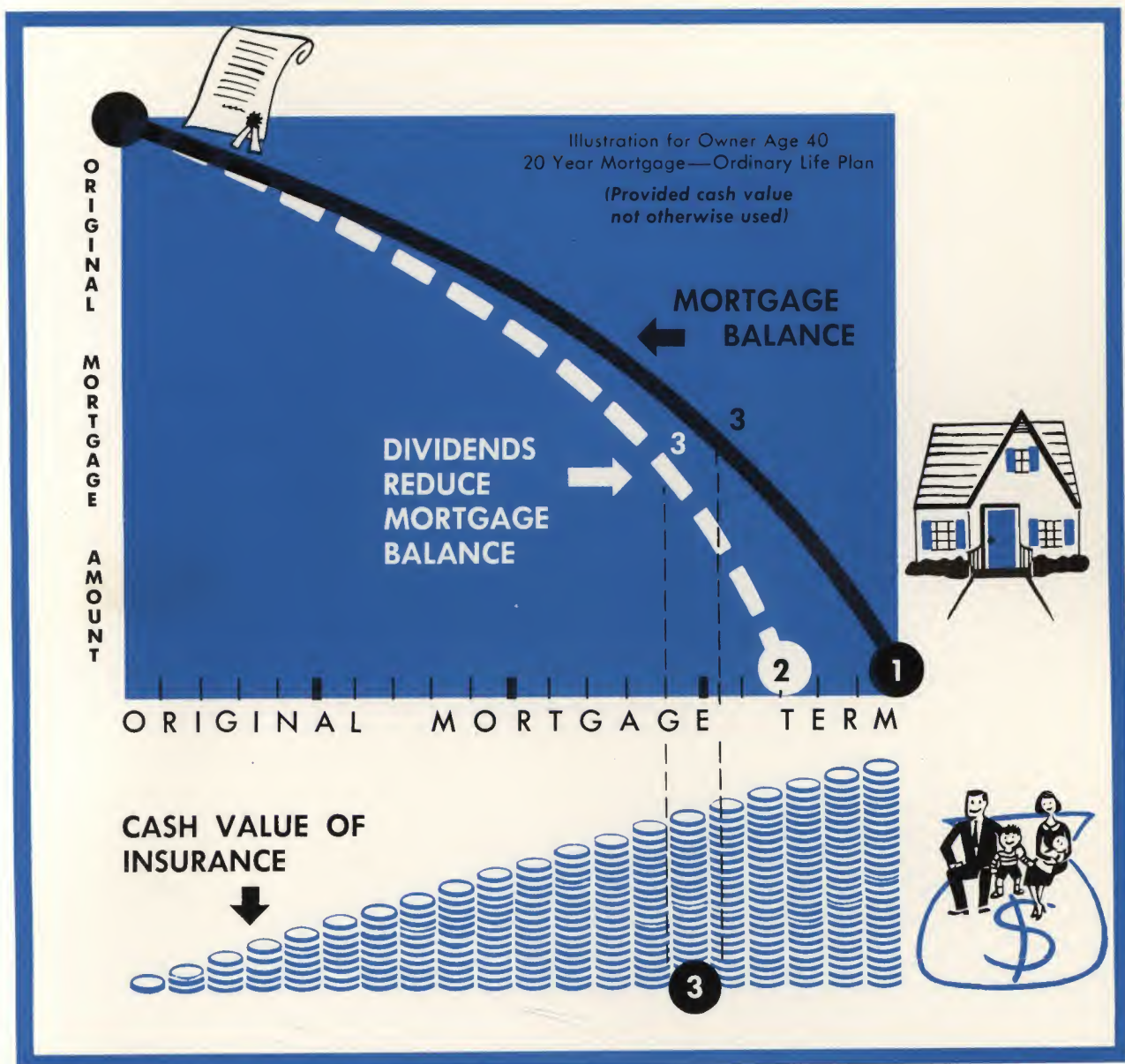
Check or money order for \$..... enclosed herewith.

Name.....

Address.....

City..... Zone..... State.....

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HOW THE EQUITABLE SOCIETY "ASSURED HOME OWNERSHIP" PLAN WORKS

1. The loan is normally paid off in a definite number of years, for example, 30, 25, 20, 18 or 16 years. The cash value of the insurance policy builds up during this period and may be kept intact and the insurance continued after the loan is repaid.

2. While the loan is normally repaid in a definite number of years as illustrated by point 1, you may shorten this period by applying dividends as they are declared to reduce the loan principal in addition to the normal monthly reduction of principal resulting from the monthly payments.

3. The loan period may be shortened still further by using the cash value to pay off the balance of the loan. While the loan principal is being reduced through the normal monthly payments and also by dividends, if desired, the cash value is building up so that there is a point prior to the end of the normal loan period when the cash value and the balance of the loan are equal. At this point the loan may be completely repaid by the cash value of the insurance policy. If this is done, the insurance coverage ceases.



Assured Home Ownership



THE MORTGAGE PLAN

**THAT PROTECTS YOUR OWNERSHIP
OF YOUR HOME**



**THE EQUITABLE LIFE ASSURANCE SOCIETY
OF THE UNITED STATES**

New York, N. Y.

*Wayne Vincent
Agent*